

Five airlines drop |Vote of confidence in currency's ability to sustain parity for several months limited liability for passenger claims

The European airlines, KLM, SAS, Swissair, Austrian Airlines and Finnair, are to accept unlimited liability for accidents in which passengers are injured or killed, doing away with the 1929 Warsaw Convention principle of limiting liability. The move pre-empts implementation of a deal negotiated by the International Air Transportation Association. It also means carriers in Europe and the rest of the world will be catching up with Japanese airlines, which cancelled liability limits in 1992.

Tsarist bonds compensation predicted Trading in Tsarist Russian bonds was

suspeoded in Paris amid speculation that a compensation agreement is close for French investors who have received no payment since the Bolshevik Revolution in 1917. Page 19

Salvesen to demerge hire business: Christian Salvesen unveiled long-awaited plans to demerge its Aggreko hire business and distribute £150m (\$253.5m) to shareholders. The move will leave Salvesen as a specialist haulage and distribution husiness, with a food processing arm. Page 19; Lex, Page 25

British farmers urge cattle call: The British government was pressed by farmers' unions to hold a rapid cull of cattle most likely to develop bovine spongiform encephalopathy, even at the risk that it might not lead to a lifting of the beef export ban. Page 10; Observer, Page 17

Trial sought for Italian PM: An Italian magistrate recommended that prime minister Romano Prodi be tried for alleged abuse of office during his chairmanship of state industrial holding company Iri. Page 4

French truckers tighten blockade



French truck drivers tightened their blockade of main roads and petrol depots (above). With the Channel tunnel disabled by fire, some 200 UK truck drivers were stranded at Calals by the week-long protest, while five crossing points on the Franco-German border were blocked. Page-18; Eurotunnel shares depressed, Page 10; Editorial Comment, Page 17

Talks aim to bolster germ warfare ban: Nearly 140 countries began a two-week meeting in Geneva aimed at strengthening a ban on biological weapons, amid warnings that the risks of germ warfare were increasing. Page 5

1

Lira shines after four tarnished years

Against the D-Mark (Ire per DM) The lira rose on its return to the European exchange rate mechanism yesterday. Foreign exchange traders decided Italy could sustain its: currency at about its new central parity rate of L990, for several

By Simon Kuper and

Richard Adams in London

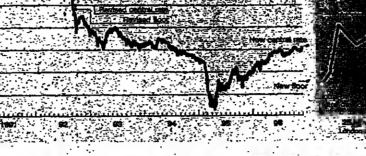
months. The parity rate was agreed on Sunday night in talks involving European Union ministers and central bankers in Brussels.

However, currency strate-gists said yesterday that Italy probably could not keep the lira within a fluctuation band of 2.35 per cent against the D-Mark for two years. If it can-not, this would further jeop-

to the D-Mark. ardise the country's chances of The French franc. also participating in the first stage strengthened because the lira's of European monetary union. re-entry came at a rate stron-The Maastricht treaty says ger than the markets had states wanting to participate must maintain "a stable expected. The French government had been under pressure exchange rate" for two years from French politicians for a

700 Central fall

efore Emu. franc devaluation to lift the The lira yesterday closed in economy. But traders decided London at 1989.8 to the that with a stronger lira D-Mark, L9.4 higher than Fri- France would now be under



Lira rises on ERM return

day's close. The market had less pressure to devalue its expected the currency to rejoin ... currency. The franc firmed from FFr3.391 against the the mechanism at about L1,000 D-Mark to FFr3.384 in London

yesterday. The lira has depreciated about 30 per cent since speculative attacks forced it and sterling out of the ERM in September 1992. Its central parity was then L802.5 to the D-Mark. ernment to try to keep the lira

By Greg Mcivor in Stockholm

A proposed marger between

Skandia, Scandinavia's largest

Sweden's biggest mortgage

bank, was in doubt last night

after the Swedish government

Statshypotek's largest share-

holder, strongly criticised the

deal and expressed no confi-

The planned tie-up,

announced yesterday, is the

opening round of a widely

expected restructuring of the

Northic banking and insurance

sector. The all-share deal

e une one

accused the group's board of

going behind its back. It indi-

cated it would proceed with plans to auction its holding to

Mr Erik Asbrink, finance minister, said a number of par-

ties remained interested in

Statshypotek and the govern-

Y15bn early next year in a

the internationally approved

Separately, Daiwa Securities

yesterday announced that its consolidated recurring profits

- before tax and extraordinary

Items - rose 6.3 per cent to

Y32.7bn in the six months to

the end of September. Operat-

ing revenues rose at the same

Securities' full-year profits, but

the highest hidder.

dence in fts board.

shout 2.25 per cent against the D-Mark, rather than the 15 per cent band officially agreed.

Mr Joe Prendergast, currency strategist at Merrill Lynch in London, said: "Every ERM-participeting central bank and authority has been attempting to keep their currency in e band close to 2.25 per cent against the D-Mark. If you are outside that band, there are definitely questions

merger plan in doubt

Government

attacks move

mortgage bank

tieted with Skandia without

Mr Gösta Reneil: Steishypo-

tek chairman, insisted the deal

Under the deal, Skandia

offered 10 new A shares and 82

every II Statshypotek A

new B shares in return for

did not prevent the govern-

ment auctioning its holding.

the government's knowledge.

insurer, and Statshypotek. to link up with

Most traders think the lira's re-entry has made it more likely that the traditionally weak Italian currency will be part of the first round of Emu. This raises the chances that the euro will be significantly

> dollar and sterling, seen by traders as safe havens from Emu, therefore gained against the D-Mark. The dollar climbed 1.7 pfennigs to close in London at DM1.519 while sterling rose 1.7 pfennigs, to DM2.542

futures on Liffe, the London futures and options exchange. initially soared to 128.70, up 0.78 from Friday's close. But news that magistrates had called for Mr Romano Prodi, the Italian prime minister, to be charged over his involvement with IRI, the state holding company, hit the Decem-

settled at 128.08. Ler, Page 18

investment By Nicholas Denton in London and John Thomhill in Moscow weeker than the D-Mark. The Businessmen close to Russian

president Boris Yeltsin have taken control of the privatisation of the country's telecommunications sector as the backlash against foreign investment gathers momen-

Italian government bond In an announcement due today, the Russian government will terminate the work of the western consortium led. by NM Rothschild, which was to have led to a \$1bn public offering of the state's telecoms share holdings. . It will be replaced by e Russian grouping believed to be

led by Mr Vladimir Gussinsky's Most group and Mr Peter ber contract price, which Aven's Alfa Bank, two of the largest financial contributors Background to talks, Page 2 to Mr Yeltsin's re-election The laurels must wait, Page 17

in the Scandinavian financial

services sector has grown in

the wake of deregulation.

mounting competition and the

sector's recovery from a deep

loan loss crisis in the early

1990s. Statshypotek has 30 per

cent of the Swedish mortgage

market but has been squeezed

by competition and a lack of

growth- Profitability in Skan-

dia's core Nordic operations

has also declined, while its

savings-linked products have

enjoyed strong growth, espe-dally in the US and UK.

Mr Ian McEwen banking

analyst at Lehman Brothers in

campaign. Most and Alfa Bank have Bonds, Page 26 ontlined a purely domestic transaction in which they are expected to be not only advisers but snbstantial investors.

Russians

take over

control of

telecoms

The Russian government will say the scheme is "preferable in investment and national security terms". But western investment bankers warn it will cramp Russia's underdeveloped telecoms sector and reinforce the grip of the seven financial combines which are estimated to control about half of the

Russian economy. The World Bank, which had been financing advisory work on telecoms sector out of a \$90m loan to the Russian goverument to promote privatisation, said it would cut funding in the next fortnight unless President Yeltsin issued a decree liberalising the telecoms market. A World Bank official

warned of an abuse of market power by the telecoms giant

ment plans to create before

privatisation by merging its

holding in long-distance oper-

azinvest. Svyazinvest, the



Currency strategists said they expected the Italian govraised ebout whether you can within a flochtation band of enter Emin." **Top Swedish insurer's**

corruption scandals involving public officials claimed the first prefectural governor to resign over allegations of misuse of public money. Page 8

EU and South Korea in telecoms deal: The European Union and Sooth Korea agreed to throw open their telecommunications equipment markets to each other's suppliers. Page 6

Suez Canal to cut prices: The Suez Canal is to give discounts to certain oil tankers because of increasing competition from oil pipe lines and other shipping routes. Page 6

Hollywood may desert UK: Hollywood studios may be tempted to reduce their investments in film production in the UK because of the recent weakening of the dollar against the pound, a report shows. Page 10

Three quit ISL: Three senior executives resigned from ISL, one of the world's leading sports marketing companies, in a move that threatens to plunge into fresh turmoil the handling of World Cup football cootracts. Page 18

Newspapers turn to grass: Six US newspapers, including the Los Angeles Times, carried ont successful trials of newspriot made partly from rice straw and grass. Page 19

The Budget on the Internet: As soon as the British chancellor sits down this afternoon, the Financial Times' Internet site www.FT.com begins coverage of the UK Budget, with reaction and analysis expanded through the evening.

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ment would not exclude them. Bill Clinton and Philippines leader Fidel Ramos in traditional It was "most remarkable" that dress before the Apec summit in Manila. Report, Page 18 Peter | Statshypotek's directors nego-

Daiwa will spend Y120bn to clear unit's bad loans

By William Dawkins in Tokyo expected in Tokyo financial Daiwa Securities' vice-

circles. Analysts expect the president, said the group two other big brokers, Nikko would follow Nomura's exam-Daiwa Securities. Japan's second largest stockbroker, is Securities and Yamaichi Secu- ple in taking the capital injecto inject Y120bn (\$1.1bn) of rities, to consider following tion to Dalwa Finance as an new capital into Daiwa suit to clear up large asset extraordinary loss in the year problems at their own non-bank affilietes. to next March. In addition, Daiwa Finance plans to raise nance to allow the alling fillate to write off bad

The Daiwa and Nomura affilperty-related loans. intes got into trouble by lend- share placing to improve its ing aggressively to property capital to risk assets ratio, cur-Daiwa is the second top Japese stockbroker to write off non-performing assets of a developers when land prices . rently languishing well below nding affiliate in the past were rising fast in the late 1990s. Land prices went into a norm at 6.9 per cent. steep dive in 1991, with prices Separately, Daiwa 1 o mooths, Nomura Securis, the industry leader, nounced in September it falling oo average by 60 per uld pump Y371bn into its cent since then. Many of those n-bank financial unit, property developers are now mura Finance. It took the unable to repay the loans il-out as an extraordinary because of the collapse in the arge, forcing Nomura Seca- value of their properties. ies to report a net loss in the Daiwa Finance, in which the . securities company has a 5 per time by 27.6 per cent to months to September.

With the financial assis- cent stake, will use the cash to Y301.5bn. Mr Sogame did not write off all but Y20bn of its give an estimate of Daiwa nce to Daiwa Finance, we il have almost finished writ-YI40bn of bad debts. They repg off our bad debts," a senior resent 35 per cent of Daiwa said the group planned to aiwa Securities official said. Finance's Y400bn loan book. - maintain the annual dividend Mr Hiromitsu Sogame, at YS per share. Daiwa's decision was widely

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Skandia's shares fell probably the best Statshypotck SKr11.50 to SKr197.00, shareholders would get. The cial services group in the region, with total assets of raflecting investor misgivings around SKr500bn (\$76bn) and a market value of SKr45hn. But the Swedish governacquiring a mortgage bank in ment, which has been planning to sell the 34 per cent stake it owns in Statshypotek.

a stagnant market. Statshypo-tek shares rose SKr7 to SKr203. Skandia pre-capts shake-out, Pressure for rationalisation

Skandia offer values Statshyabout the strategic benefit of it ... potek at almost SKr22bn, ator Rostelecom with Svy-Continued on Page 18

Continued on Page 18



THE WORLD'S CREWENT WATCH MANUSCRETHE



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NEWS: EUROPE

Lionel Barber tells the story – and the moral – of a weekend of secret European diplomacy

The quest for Emu: Italy home but not dry



Around 6 Tietmeyer, the towering o'clock on apostle of price stability and Snnday monetary orthodoxy, and Mr Carlo Azeglio Ciampi, the eveniog, talks on the diminntive 75-year-old Italre-entry of ian treasury minister whose the Italian craftiness is legendary. Mr Ciampi had staked his lira into the

along with sterling.

tricht criteria.

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ber state government could

expect to dictate the terms of

eotry into the ERM. Memo-

ries were still fresh of how

the British government uni-

laterally set a rate of DM2.95

to the pound in 1990, only to

crasb out two years later.

And Mr Tietmeyer had a

broader message; economic

Preparing for Emu

nism looked as if they were going badly wrong.

Twelve hours of negotiations in Brussels stretching over two days had produced

rate mecha-

a stalemate. The Italian government was still refusing to budge on its opening bid for a re-entry level of between L1,000 to L1.010 to the D-Mark.

The ltalian terms were remarkably close to the parity of L980 to L990 sought by the bulk of Italy's EU partners; but a majority of EU central bank governors were opposed. Mr Hans Tietmeyer, precident of the Bundesbank, was leading the charge for a more expenstve lira

With the financial markets in the Far East due to open st midnight, one or two faint spirits began to wonder if there was a chance that the informal deadline for an agreement might slip, leaving the lira floating in a sea

of political discontent. "Things had become very difficult," said an EU monetary official. "The Italians had made the value of the lira into a matter of pres-

Several dozen finance ministers, central bankers and treasury officials took part fundamentals must count for in the weekend bargaining more than political calculain Brussels, but in the end it tions in the Emu project. came down to a battle of wills between two men: Mr diplomats and monetary offi-

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For Mr Tletmeyer, it was vital to show that oo mem-Ciampi: a dream fulfilled

> cials yesterday was that the re-entry level of L990 to the D-Mark looks like a coup for Italy's centre-left govern-

meot led by Mr Romano Prodi. A closer look confirms this view. Timing is everything in the currency markets. Mr

Prodi and his colleagues debated for several weeks when it would be best to re-The consensus among EU enter the ERM. Pressure accelerated ooce the cham-

THE FINANCIAL TIMES Published by The Financial Times (Europe) GmbH, Nishelmogenjazu 3, 60318 Frank-furt am Main, Germany, Telephone ++49 69 156 850. Fax ++49 69 596 4481, Repre-senter in Frankfurt by J. Walter Board, Withelm 1, Brüssel, Coin A. Kenstard as Geschäftyfährer and in London by David C.M. Bell, Chairman, and Alan C. Miller, Oeputy Chairman, Shateholders of the Financial Times [Europe] GmbH are the Financial Times [Europe] GmbH, London, Shareholder of the show mentioned two companies is The Financial Times Limited, Number Ode Southwark, Bridge, London SEI 9HL, GERMANY: Responsible for Advertising: Colin A, Kenber of deputies approved the 1997 budget which aims to bring the public deficit to close to 3 per cent of gross domestic product, the target set by the Maastricht treaty. With the government's announcement of a "Eurotax" to raise extra revenue to fall into place.

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from the public, the final piece in the jigsaw appeared The Prodi government's decision to call for a weekend meeting of the EU's monetary committee - the

secretive panel of national **Rome told of thorny Emu path**

FOR SALE

The Emu calculator above vestors swap floating rate interest payments on an rovides a weekly anapahot of he probabilities which the ment for fixed-rate tal markets place on countries being The probability which the villing and able to join markets place on France Joining Germany In Emu can any in forming a be calculated by single European currency

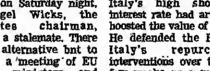
> estment bank J P Morgal alculate the probability which the markets place on country joining the single curren from the interest

rate swaps market, in which news of the monetary committee meeting and aonounced that the lira would be rejoining the ERM within hours, if not days. It was then the first sign of trouble appeared. Mr Alexandre Lamfalussy, president of the European Monetary Institute, the precursor of the future European cen-

tral bank, informed the Italian government that the bulk of his membership favoured a parity of L950 to L960. Around 3pm on Saturday

afternoon, members of the mooetary committee gathered. The Italians refused to budge from their opening gambit, saying they had no mandate from Rome.

After fruitless efforts to contact leaders in national capitals on Saturday night, Sir Nigel Wicks, the committes chairman, declared a stalemate. There was no alternative but to convene a 'meeting of EU



eorge expressed confidence that an agreement would be ready before markets opened in the Far East.

المراجعة وبمؤام منام كعوري بالمنتد فللو

FINANCIAL TIMES - TUESDAY NOVEMBER 26 1996

At this point, Mr Ciampi contacted Mr Prodi who was spending the weekend in his home town of Bologna. The two men decided it was time to strike a deal.

A spokesman for Mr Prodi noting that Italy's partners clearly believed that the "process of adjustment" was going better than appeared in the eyes of Italian public opinion, said one option for the government was a "bypothetical" value of L980-L990 to the D-Mark. Within half an hour, the deal was struck at L990.

One of the first lessons to be drawn from these events is that the dynamics of mooetary diplomacy in Europe are shifting as a result of the structural changes in the European economy characterised by low inflatinn and high unemployment

In the past, the Bundesbank bas often pressed ite partners to devalue their currencies against the D-Mark more than they wished. But at the weekend, Mr Tietmeyer, conscious of the competitive threat to German industry posed by an undervalued lira, argued for a revaluation of the lira beyond the level prevailing in the market.

"Emminger [Otmar Emminger, a former head of the Bundesbank] would be the spinning in his grave," said

one monetary official. A second lesson is that the Franco-Italian consensus on the value of the lira suggests that the Paris government has calculated that it is safer to have Italy inside the ERM than outside.

government's pre-emptive Third, the weekend events leave the German-Italian strike on the re-entry rate and the Bank of Italy's dilemma over Emu unresolved. Bonn may have interventions. But as one participant pointed ont, the been relaxed about the entry differences had in effect terms for the lina into the narrowed to a range of L980 ERM, but this does not set a to L990 - or little more than precedeot regarding the L10 to L30 higher than the entry terms for Emu, italy government's has achieved an important first step, but much more

needs to be done before it stands a chance of entering monetary union in 1999. Additional reporting by Peter Norman in Bonn and Robert

bankers - was taken after the close of markets in Europe on Friday. But several officials say the subsequent failure to reach agreement during nearly nine hours of talks reflects the degree to which Rome may have miscalculated in the early stage of negotiations. Oo Friday, Mr Ciampi was in Frankfurt attending a banking conference where he sounded out central bank

governors and ministers. At this point, the Italian knew be had secured support from France and Germany for an entry level of around L1.000. according to Italian officials.

This foilowed intensive contacts between Rome and Paris, as well as Rome and Bonn. Ooe crucial session took place in Naples between Mr Prodi and France's Presi-

dent Jacques Chirac who softened his attacks on the weak lira.

So, shortly after 4pm on treasury officials and central Friday, Mr Prodi leaked finance ministers and

the current difference between French franc and D-Mark swap rates,and comparing it to the difference you ould expect to see if Emu were postponed indafinitely. next day.

Emu: who's going to make it

J P Morgan Calculator 25 11.96

looking at

peculation.

central bank governors the

finance minister.

Negotistions began just after 8pm on Sunday afternoon. Officials noted that it was the first such high-level gathering on a currency realignment since August 1993 when EU ministere and central bankers had agreed to widen the ERM's fluctuation bands to 15 per cent either way of the central rate in response to a wave of currency.

The talks centred on three participants: Mr Ciampi, Mr Tietmeyer, and Mr Hugh

Mr Ciampi, speaking from a few handwritten notes, turned in a masterful performance. He argued that Italy's high short-term interest rate had artificially boosted the value of the lira.

came just before 7pm when Mr Eddie George, governor Italy's repurchasing of the Bank of England, left interventions over the past the negotiations. Without few weeks as a means of offering any details. Mr Graham in Rome

"Clampi gave performance of his life," says an Italian diplomat. "If any other European minister had behaved like that, he would have been thrown out of the building." Mr Tietmeyer complained about the Italian

Coveney, the Irish deputy

He defended the Bank of

Italian demands.

The first sign of progress



And he pointed out that the lira had been trading in the market consistently above L1.000 for the past few

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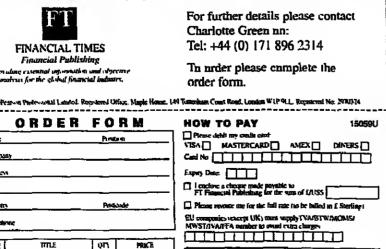
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By Our Foreign Staff

taly's return to the Exchange Rate Mechanism was yesterday welcomed in Paris and Bonn, but ing economic stability. His position the Germans were quick to warn was echoed by Mr Klaus Kinkel, the the Germans were quick to warn that Rome had much to do before it foreign minister, who insisted there could be sure of participating in the final stage of European economic and monetary union.

outside the ERM, Britain and Sweden, said Italy's return would not affect their decision to stay out. Both believe membership of the ERM should not and will oot be a decisive condition for entry to Emu.

from Greece, the other country out- ner and he stressed there was no side the system, but observers believe Italy's return is viewed in Athens with trepidatioo as it signals Greece might be the only Mediterranean country to be excloded from the single currency in 1999.

finance minister, said the German tively strong rate of reentry. government would only enter the

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EMS parity grid

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Bilatoral central rates and buying rates in the one exchange rate mechanism from 25 November 1996

which met in full the convergence which held out the promise of endurwould be no dilution of the entry criteria when, at the start of 1998. decisions were taken on which coun-Two of the three EU countries still tries should be among the first Emu members.

Mr Waigel said the credibility in financial markets of Italy's convergence policy would be increased by rejoining the ERM. But Italy needed ondition for eotry to Emu. to implement its policy of budget There was no official reaction consolidation in a determined manautomatic right to join the final stage of Emu.

In France, government and industry welcomed the lira's re-entry years. more out of relief at seeing Italy Mr Theo Waigel, Germany's currency grid than at the lira's rela- membership to 12 currencies and

France, which has persistently and stability".

" D-400 . . .

final stage of Emo with countries- publicly complained over the past four years of the damage wrought by criteria of the Maastricht Treaty and a cheap liza on French trade, had earlier championed a rate of around Arthuis, the finance minister, was therefore all the happier to welcome the slightly stronger, agreed rate for the lira of 990 to the D-Mark as "fair,

sustainable and durable". Mr Romano Prodi, the Italian prime minister, was careful yesterday to reassure his own business community. which had been nervous that the new central band for the lira would have a negative impact on exports. "It was a very well studied and balanced compromise which will . "not influence Sweden's decisioo on not damage Italian industry," he told industrialists in the Veneto, one of official said: "Our position is clear: the areas which has benefited most from a cheap lira these past four

Mr Arthuis chose to stress that iou, the national ecooomy and back within the disciplines of the Italy's return increased the ERM's finance minister, said yesterday he membership to 12 currencies and was preparing the "toughest budget enlarged "the circle of [currency] in 15 years" to ensure the country

. . .

The Patronat employers federation echoed this in a statement, saying it "forcefully approved" the Italian move, which constituted "an essen-L1,000 to the D-Mark. Mr Jean tial step towards a return to exchange rate equilibrium in Europe" The German government took

Italy's decision as clear confirmatioo of Bonn's view that membership of the ERM is an essential pre-condition for full Emn membership, thus serving notice on Sweden and the UK that they must also join if they want to be Emu members from 1999. Mr Erik Asbrink, Sweden's finance minister, said Italy's entry would ERM participation". A UK Treasury we do not intend to join the ERM and we cannot be forced to join."

In Greece Mr Yannos Panandonwas ready for Emu.

> Autor Provent

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Identified in the row at the top of the table." These buying and selling rates are not operational, Reflecting a bilateral agreement between the German and Dutch monietary authorities, the following rates apply: Netherlands (100DM: selling 115.2350, buying 110,1875). Germany (100FI: selling 90,7700, buying 86.78). Notional ECU central rates for the DRA and GBP are 295.289 DRA and 0.793103-GBP respectively, for 1 BCU -Source: Bank of England

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NEWS: EUROPE

Minister backs Eurofighter over Franco-German satellites Rühe stirs weapons controversy

By Michael Lindemann and Bruce Clark in London

diplomac

Mr Volker Rüha, Germany's defence minister and a man not known to mince his rac. words, is at the centre of a political and diplomatic tug-of-war over priorities in arms procurement.

He insists, after months of wrangling, that funding for the Eurofighter, the four-nation £40bn (\$24bn) military aircraft, is back on track and that Germany's final decision abont production investment – the money needed to prepare the factories which will build the aircraft - will be made by next March.

But, in a continuing argument with Chancellor Helmut Kohl, he insists that the

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room for an ambitious Fran- Mr Sash Tusa, a defence anaco-German satellite project which Mr Kohl has agreed

lyst at UBS. "It will upset tha French more than almost anything else." with President Jacques Chi-Moreover, analysts say "[Eurofighter] is far more that Eurofighter financing is important for me as defence

not going to be any easier minister than the satellites." next spring than it was two ha said in an interview with weeks ago when money the Financial Times last could not be found in the week. "There is no money defence budget. Meeting the for that in the budget." Maastricht criteria for a sin-Analysts, however, are gle currency will guarantee still sceptical that Mr Rühe continuing problems. will be able to pull off Euro-Mr Heinz Schulte, a fighter financing and find an defence analyst in Bonn,

acceptable compromise on points out also that the politthe satellites. Failure to do ical calendar is likely to eithen would represent a interfere with Mr Ruhe's considerable setback to plans. efforts to consolidate tha By next spring, the candi-

European defence industry dates for the October 1998 so the stakes are high. elections will start jockeying "He can get out of the satfor position and the Eurobeleaguered aircraft is so ellite project, but only at a fighter will once again

stance.

important that there is no very substantial loss," says become intensely political. European solidarity. "Prospective candidates will start to be asked whether they want more kindergarten places or a new fighter aircraft, and you can imagine what the answar will

be," Mr Schulte says. Making Eurofighter work, however, is a vital atep towards a European arms industry and Mr Rüha's broader vision of a reformed Nato which includes a well defined European pillar.

The minister confirmed his support for the French view that Nato's south European command - hitherto beaded by a US officer ought to have a European in

charge. Mr Rühe added that Britain, which has described the French position as unre-alistic, should also be supporting Paris in a spirit of Editorial comment, Page 17

"It's not a question of getting a French admiral in there, but of a new Nato with a better balance," Mr Rühe said

However, a meeting of Prasident Nato defence chiafs which ended in Brussels last week failed to bridge the gap between the US and France. The US is understood to have rejected a French compromise proposal undar which the Naples command would rotate between Europeans and Americans.

This makes it unlikely that Nato's command struc-ture reform - providing terms on which France and Spain can integrate their forces into the alliance will be agreed this year, as Paris had originally hoped.

Belarus EUROPEAN NEWS DIGEST president Gdansk ship claims aid demanded mandate

By Matthew Kaminski in Minsk

Alexander Lukashenko of Belarus vesterday claimed a broad mandate from Sunday's referendum, which his opponents in parliament said was illegitimate and a rigged "farce" to create a dictatorship.

Mr Seymon Sharetsky, parliamentary speaker, said Russian intervention was the only realistic recourse against Mr Lukashenko's plans to hand-pick a new legslature and high court. Parliament, the focus of the small opposition, will meet today. An impeachment motion, put forward by 76 deputies, remains before the constitutional court.

Demonstrations are also expected, but large public protests seem unlikely. Media coverage of the opposition's protest was mnted last night and Minsk, the capital, remained quiet. The authorities claimed 5.1m people, or 70.5 per cent of all registered voters, endorsed the president's new constitution in the referendum.

Mr Lukashenko said that the two new houses of parliament and a new constitutional court "will be formed by Christmas". He also moved to split the opposition by inviting 120 current deputies, out of 199, to join the new 110-member lower house

The upper housa of 60 members, stronger than the lower, will be appointed by Mr Lukashenko and regional leaders. The president also gets an extra two years in office

Informal observers from the European Parliament were not around to monitor Sunday's count but they noted irregularities.

Mr Sharetsky yesterday warned Moscow that the confederation with Belarus proposed under a deal reached earlier this year would bind Russia to a dictatorship. Editorial comment, Page 17

Workers at the bankrupt Gdansk shipyard, demanding government loan guarantees to finance the construction of six container vessels, yesterday occupied the local government headquarters building after a protest march through the city.

The yard desperately needs the \$100m guarantees to build the vessels for Columbia Ship Management, a Cyprus-based German shipowner. However, Mr Grzegorz Kolodko, the finance minister, is steadfastly refusing to secure the financing, which would come from local banks According to the yard, the shipowner has agreed to pay

more for the vessels if the guarantees are forthcoming. The original prices failed to cover costs and contributed to the yard's current financial collapse. Completion would provide a chance of saving the yard and its 5,000 Christopher Bobinski, Warst

E German building setback

The east German construction sector, which until recently was the motor of the region's economy, is heading for a marked downturn, according to research by the Halle Institute for Economic Research (IWH).

Of 300 construction companies in the east, 49 per cent said they were optimistic about future business, against nearly 60 per cent last year. The IWH said the scaling back of federal subsidies was mainly to blame. in a separate study, the IWH said east Germans remained less mobile than people in the west. Where 40.6 per cept of the west German labour force commuted to work in 1995, only 32.3 per cent did so in the Frederick Stüdemann, Berli

Leak embarrasses Madrid

The Spanish government, in the process of negotiating its place in a reorganised Nato structure, has been placed in an awkward position by the leaking of a classified

The daily El Mundo yesterday published details from the annual "general intelligence estimate", which is circulated among allied governments. It focused on the risk from Libyan medium-range missiles carrying nuclear, chemical or biological warheads which could be produced within the next 10 years, it quoted the document as warning about plans for chemical weapons production at an underground complex at Tarbunah, east of Tripoli.

Nato and Spanish officials declined to comment on the report. Although defence analysts saw nothing surprising in its assessment, publication comes at an embarrassing moment as Spain is about to upgrade its status in Nato. Parliament voted last week to endorse the centre-right government's plan for full integration in the alliance's new military organisation, details of which are still under David White, Madrid discussion.

Hungary sets TV bids date Foreign companies can start bidding for commercial

television and radio stations in Hungary from December, a senior media official said yesterday. Two commercial TV and two radio stations are to start broadcasting next September. The primary owner of each will be allowed to hold up to 49 per cent, and the secondary owner up to 25 per cent, of the stations, with a minimum of 26 per cent remaining in Hungarian hands. AP, Budapes

Thousands take to streets over Serbian polls By Laura Silber in Belgrade

The Serbian opposition yesterday mustered 100,000 protesters on the streets of Belgrade in the biggest demonstration so far. against attempts by President Slobodan Milosevic to annul its victory in local elections.

Angered by the latest tion 60 of 110 seats in Bel-court decision, which can-grada's city council, celled an opposition win in Opposition leaders say they all ages and backgrounds municipalities previously standstill, chanting "Down with the red bandits", "We

and "Slobo, Saddam".Thecrowd streamed past the symbols of Mr Milosevic's regime, hurling eggs at his office, Television Serbia, and the Serbian parliament.

"Peopla are defending their civil rights. It doesn't even mean they support the defending their dignity,"

said Mr Zoran Djindjic, pres ident of the opposition Democratic party, who could have been Belgrade's first non-Communist mayor since the second world war. Acting on complaints by Mr Milosevic's Socialists, a court reversed an official ruling which gave the opposi-Belgrade, demonstrators of will boycott a run-off in

brought the capital to a confirmed as won by their coalition Zajedno (Together). Thousands of students won't give up our victory", went on strika, marching down the capital's main street to join the protest. The landslide opposition victory in 15 of Serbia's 18

biggest towns on November 17 took Mr Milosevic's. Socialist regime and western governments by surprise. Once seen abroad as the opposition: now they are man most responsible for the war in Bosnia, Mr Milosevic

instrating Belgrade university students wave their report cards as part of a protest at the annulling of local poll results

is now a pillar of the Dayton President Milosevic and I said, referring to conditions peace agreement. Opposition leaders accuse the west of the US does not have normal diplomatic relations with supporting him. Mr Richard Miles, the US Yugoslavia, that is to say Serbia and Montenegro," be charge d'affaires in Belgrade, yesterday insisted the told Radio B-92, the only US was maintaining a tough independent station in Belgrade.

"I have heard a lot in "The US has imposed and is maintaining the so-called recent days about ... exerting more direct pressure on outer wall of sanctions," he

would just note that already agreed in Dayton which Yugoslavia must meet before it is allowed to join international organisations and

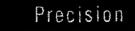
financial institutions. Diplomats yesterday said the EU was poised to postpone until next month a decision on preferential trade status with Serb-led Yugoslavia.

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* Each capability is important on its own. However, when integrated, these capabilities and the core technologies they represent allow new levels of coordination in joint military operations. Northrop Grumman has expertise in each of these areas. And even more important, in an era when conflicts are resolved as much with information as with hardware, we have the knowledge and skills to integrate these technologies. Northrop Grumman. Systems integration, defense electronics, military aircraft, precision weapons, commercial and military aerostructures. The right technologies. Right now.

NEWS: EUROPE

Erbakan turns the screw on Turkish media Portugal

fter months of warn-ings, Turkøy's Islam-ist-led coalition has Intense interest in a bizarre car crash involving a gangster, a top policeman. and a government MP has prompted the PM to act, writes John Barham decided to act against the media, calling a debate today in parliament to discuss tighter regulations.

Mr Sevket Kazan, justice minister, said: 'False news must definitely be brought under control. We do not complain if the press reports the news. But we cannot approve of false news. Insults, abuse and derision against the government and judiciary are what concern us. Public order has been upset, individual rights are being crushed underfoot."

Mr Necmettin Erbakan. prime minister, warned within days of taking office last July that hs would introduce controls on the anti-Ialamist media. But he

between the government, the . security establishment and rightwing gangsters. A car carrying a wanted gangster, his girlfriend, a senior policeman and a govprother." ernment MP crashed into a truck. All died except the MP, Mr Sedat Bucak, who belongs to the centre-right True Path party, the Islamists' junior coalition partner.

The media linked Mr Mehmet Agar, interior minister. to the trio. He resigned. A television channel broadcast a video showing his successor seated next to Mr Abdulment majority) cleared her lah Çatli, the gangster, at a of allegations of interfering wedding. Reporters found in Tedas, the state electricity evidence connecting Mr company.

car accident three weeks ago Bucak's bodyguards with the The government has not instance, spending on adver- nationalistic reporting, helpthat threw light on links security forces and under- announced its plans in tising would no longer be ing distract attention from world shootings. Mr Bucak made no effort to hide his want an initial debate before friendship with Mr Catli. He returning with draft legislation for formal discussion. told a television interviewer. Observers doubt Mr Kaz-"I loved him like a big an'a idea of penalising

The affair cast a darker articles that destroy the shadow over Mrs Tansn state's "political and finan-Ciller. deputy prime minister cial honour" will succeed in and the subject of intense the face of heavy opposition. media scrutiny. She and her Even Mr Rahmi Koç, Turkey's wealthiest businesshusband Ozer are frequently accused of corruption. man, warned: "The moment you fight against the press although none of the charges has been substantiated. Yesyou fight against democterday, a parliamentary comracy. mittee (which has a govern-

However, they do expect new rules regulating ownership of media conglomerates and reducing their financial privileges to pass. For

detail. Ministers say they tax-deductible. MPs will probably also

lems. The mainstream press tighten up on the individagives little space to journalal's right of privacy and ists questioning the 12-year right of reply. Relations with the govern-Workers party, Last year. ment are not always antagothe newspaper Millivet fired nistic. Mr Haluk Şahin, editor of the Arena TV current affairs programme, says it was the media that "built up Mrs Ciller as a Joan of Arc" when she entered politics in even death.

the early 1990s. The media presented her as "our blonde" prime minister" and held her up as a symbol of European modernity. OT They have boosted rightof the secular state. The

wing politicians like Mrs Ciller with a steady diet of frequently orders television

tion. as Germany and

France try to steer through

a compromise which is far

Backers of liberalisation

are urging Brussels to veto-

the compromise at a meet-

ing of European Union tele-

coms ministers on Thursday

and to use special powers

short of original proposals.

and radio stations off the air for broadcasting reports that embarrass the government. Why then does Ankara want yet more rules? Cynics

their old ways if government

both as punishment and war against the Kurdistan because their hudgets are lighter. Others think the media.

Mr Ahmet Altan for writing that Turkish ultranationalism might offend Kurds. Journalists from the opposition media risk arrest and. monopoly.

<u>.</u>

Turkey's economic prob-

Turkey has 154 rules concerning freedom of expression. It is illegal to criticise. aion stations. the armed forces, the courts Kemal Atatürk, founder debate will be inconclusive.

The law may not pass, he state broadcasting authority say, but "the threat of intimidation could continue

Complicity in abuse of office alleged over food company sale

Call to charge Italian PM

By John Simkins in Milan

only acted after intense

media interest in a bizarre

The messy break-up of SME, Italy's state-controlled foods company, in 1993-94 returned to haunt Mr Romano Prodi. the prime minister, yesterday when a Rome magistrate asked for him to be charged for complicity in ahuse of office over the affair.

For nearly a year magistrates have been investigating the manner in which Iri. the state holding company, sold Cirio Bertolli De Rica (CBD), an oil, canned food and vegetables business, after breaking SME into three parts - CBD, Italgel and GS-Autogrill.

Mr Prodi was chairman of Iri at the time and the indictment request also relates to all members of the board at the time, including the Treasury's representative.

The investigations concern allegations that Iri made late holder in CBD. payment concessions to Fisvi, a farm co-operative from Apulia that eventually acquired CBD. According to magistrate, Fisvi received benefits from the operation, partly involving

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about L14hn (\$9m). The will decide whether to send inquiries followed a com-Mr Prodi for trial. plaint hy a small ahare-Parliament, however, is in the course of examining Mr Prodi said yesterday: changes to the law on ahuse The indictment request cer-

of office, which, it has been tainly does not put my perargued, it is not sufficiently sonal honesty at stake I specific. shall clarify everything as 1 have always done." The The piece-hy-piece sale of Iri's foods division followed indictment request will now an earlier attempt by Mr payment delays, totalling go before a senior judge who Prodi to dispose of it in the

1980s. The privatisation of CBD was particularly tortuous. In July 1993 tha Italgel arm of SME was sold to Nestlé, while CBD was put out to tender in the absence of adequate offers for the Although the Anglo-Dutch

company Unflever was interested in bidding for the whole group, there was considerable political opposition to a multinational acquiring an important food business when its main target was only CBD's olive oll inter-

ued at L310bn.

In a surprise. move Iri under the Rome treaty to accepted an offer from Fisvi. liberalise the markst withput together to satisfy strong out member states' agreesouthern agricultural and ment. It used the same powtomato-growing interests, for 62 per cent of the shares, valers in the telecoms market. In an attempt to break a long-standing deadlock on

Fisvi then sold CBD's olive postal liberalisation. Geroil interests to Unilever and many's minister, Mr Wolfgang Botsch, and his French its weakness was underlined when it formed a joint comcounterpart, Mr Francois pany with Cragnotti & Part-Fillon, met in Paris earlier ners Capital investment, led this month to thrash out a by a financier. Mr Sergio new compromise. That Cragnotti, in order to raise involved Germany, previfunds to acquire CBD. Cragously an advocate of liberalnotti eventually bought out isstion, moving into line Fisvi's share and CBD with France's ceution. remains in its hands. The new plan would post-

test Brussels' nerve By Neil Buckley in Brussels pone any decision on open ing up important parts of The European Commission the postal market until is facing a test of its deter-2001, with no liberalisation mination to open parts of possible before 2003. The the EU's Scu59bn (\$75bn) Commission and states such postal market to competi-

as the Netherlands and the Scandingvian nations want to stick to original plans to liberalise the sectors in 2001; subject to a ministe rial review in 1998. At stake are the markets

postal market already agreed. The Commission for direct mail, such as browould use article 90 of the chures, catalogues, newspapers and "junk mail", and Rome treaty which gives it -bound cross-border mail. the power to challenge Since it has already been national monopolies without agreed that member states member states' assent if can retain monopolies for they are not operating in domestic ordinary letters the public interest Industry groups such as weighing up to 350g, or costing five times a standard EuroCommerce, the Eurostamp, private carriers are pean retailing body, the European Mail and Express pinning their hopes on early access to these other sectors. Services Users' Association The Commission must and the Federations of Eurodecide between backing the pean Direct Marketing and Franco-German plan; which **Buropean** Publishers have would then stand a chance united in demands for it to of gaining the necessary use these powers. qualified majority on Thursday, or vetoing it. The latter provoke a clash with would destroy any chance of France, Belgium, Greece and its being adopted as it would Portugal, which are strongly then require a unanimous opposed to liberalisation.

to open telecoms by 2000 say the media barons would be happy to settle down to

By Peter Wise in Lisbon largesse were forthcoming. Ministers have cut subsidies Portugal is to liberalise all telecommunication services

by 2000 and set up a second national operator, ending Portugal Telecom'a monopparticularly television, have

ministers.

if it blocked the compro

mise. Brossels could adopt

officially a notice on how it

tition law to the postal sec-

tor. This notice, circulated

last year by Mr Karel Van

sioner, says competition

should be allowed outside

the "recerved" sector of the

To do so, however, could

Miert, competition com

intends to apply EU compo

oly control of infrastructure grown too powerful to be manipulated indirectly. Ten and basic telephone services. Mr João Cravinho, planyears ago, the state TRT ning minister, said Electricchannel had a broadcasting idade de Portugal (EDP), the Now there are more than national power company.

and the Caminhos de Ferro 260 local and national televi-Portugueses (CP), the state railway, would be the core of Mr Sahin reckons today's

the new fixed-line operator. Other partners will include Transgas, Portugal's natural gas provider, and Brisa, a motorway operator. The state will control a New postal proposals majority, but private sector companies will be allowed to acquire minority holdings. The decision means a second hig national telecommunications operator will be in place when the Portuguese

market is liberalised, making entry hy a foreign group more difficult.

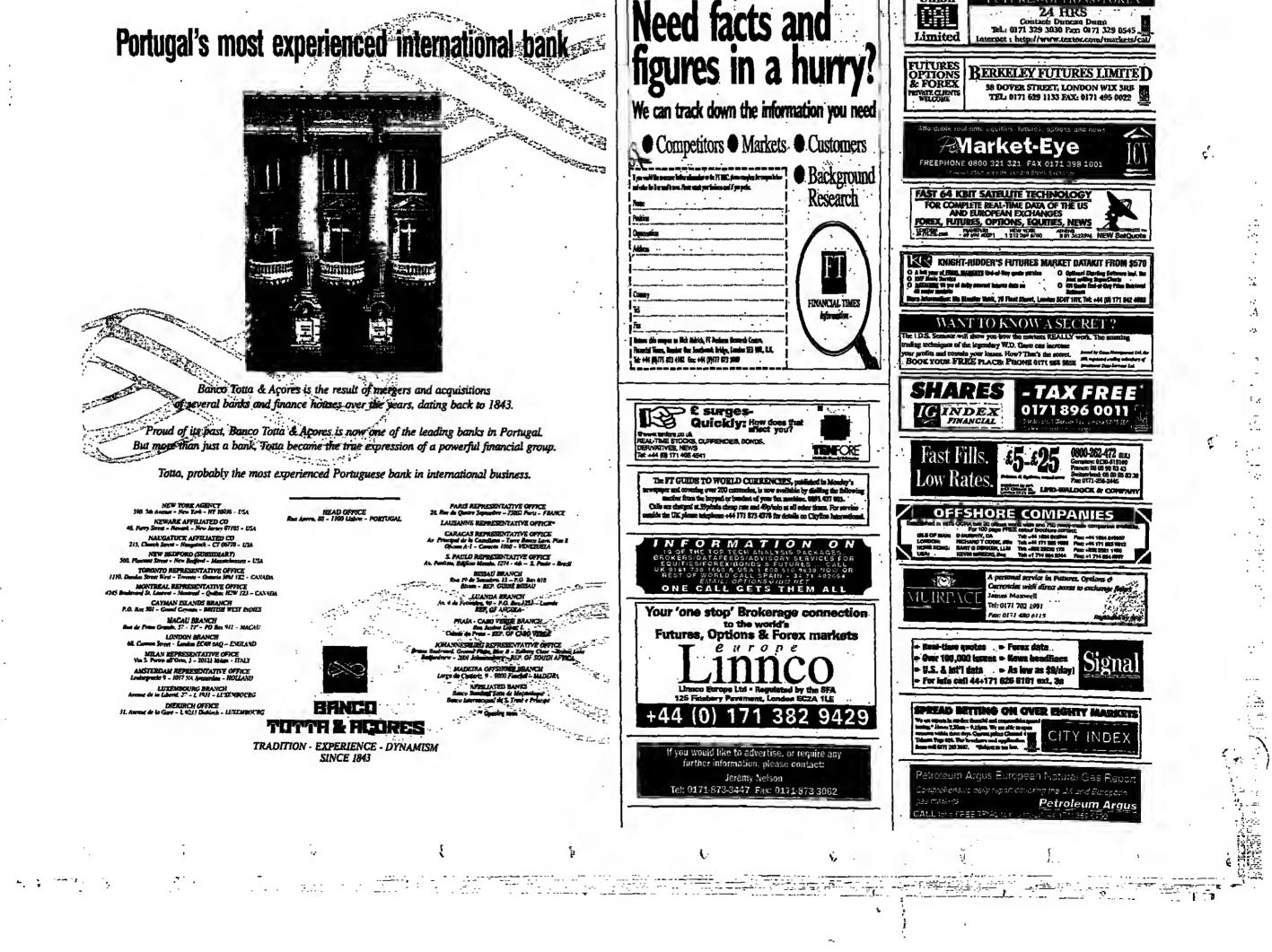
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EDP. CP and some of the other utilities investing in ths new company alresdy operate their own telecom munications and related infrastructure. These could readily be adapted into a second fixed-line network, Mr Cravinho said.

Their customer base and distribution networks would also make it easier to penetrate the telecommunications market and provide a solid foundation for competing with Portugal Telecom Mr Cravinho said Portugal would fully liberaliss tele communications on January 1 2000, three years ahead of the EU deadline set for his country, Spain. Greece and Ireland hy the European Union. The deadline for ther EU countries is 1998.

Portugal has slready allowed limited competition in cellular phone data transmission and paging services. The government also plans to liberalise public call box, telephone directories and some other telecommunication services by 1999.





NEWS: INTERNATIONAL

Geneva conference hears that risks of germ warfare and terrorism are thought to be growing Algerian Talks aim to curb biological weapons military

By Frances Williams in Geneva

Portuga to open telecom

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Representatives from nearly 140 countries yesterday began a two-week meeting in Geneva with the aim of strengthening a global pact banning biological weapons, amid warnings that the risks of germ warfare and terrorism are increasing.

The main focus of the conference, the fourth regular nations are boping the

anti-cheating measures to detect and prevent viola-tions. The United Nations treaty, which was the first to han a whole category of weapons, has no provisions to check compliance. Negotiators have been that on-site inspections working on a verification could allow snooping around protocol since 1994 but have failed to agree the scale and scope of measures required. The US and other western

review of the 1972 biological Geneva conference will set a weapons convention, will be target date for completion of the need to negotiate a set of the protocol by 1998.

beyond 1998. Many developing countries are concerned unrelated military facilities. ference in 1991 Russia and There are also problems in ensuring that commercial secrets of private companies are adequately protected. are suspicions that develop-Now that intricate verifiment programmes may be

cation procedures have been continuing. agreed for the treaty on Aum Shinrikyo, the Japa-

However, countries are chemical weapons, due to nese sect which used chemisplit on the scope, scale and come into force next April, cal agents in its deadly states may have biological intrusiveness of the future and for the just-signed attack on a Tokyo subway verification system, which onclear test ban, disarma- last year, was also apparthreatens to delay the talks ment experts fear biological ently trying to develop a bioweapons may present a logical weapons capability. There are even claims it sent growing ettraction for rogue states and terrorist groups. a team to Zaire to help with Since the last review conan Ebola outbreak in 1992 with the objective of collect-Iraq, both treaty members, ing a sample of the virus. have admitted to possessing According to a 1993 report biological arms and there

1980

in: OFCD

compiled by US intelligence, China, Iran and Syria also possess biological weapons and Egypt, Talwan and Libya may have them. Brit-

More work needed on the concept of full employment

The ILO's annual report argues the current world jobless rate is neither politically nor socially sustainable, writes Robert Taylor

world's workforce, are either jobless or underemployed, according to the **Geneva-based International** Labour Organisation. In its annual employment

report, published today, the ILO argues a renewed commitment by national governments to the concept of full employment with a sustained annual global growth rate of more than 3.5 per cent could help to resolve the crisis. The report says that full employment is "not passe" but "still feasible and highly desirable"

"Current levels of unemployment make no economic sense and are neither politically nor socially sustain-able," said Mr Michel Hansenne, the ILO's director-general yesterday.

"It is not just heartless but permicious to assume nothing can be done to remedy unemployment, that so-called jobless growth [when a country's gross domestic product grows with no substantial jobs growth] is the best that can be hoped for in an increasingly competitive economy or that cur- in industrialised countries."

O ne billion people, 30 par cent of the somehow constitute a natural and inevitable outcome of market forces." "Much of the 'end-of-work' The report seeks to demolliterature rests on unwarish a range of assumptions

ranted extrapolations from about world employment, "It is not true globalisation is dramatic episodes of corpo-rate downsizing, ignoring job an uncontrollable supranacreation elsewhere in the tional force that has largely economy." The ILO says the employment growth rate has remained "almost usurped national policy remained autonomy," it says. According to the ILO the nation unchanged over the last state is "still the dominant three and a half decades and

It is not just heartless but pernicious to assume nothing can. be done to remedy unemployment

influence on economic and has not slowed down signifilebour-market outcomes. cantly since 1973", with the pace of job creation remain-Global financial markets punish unsound macroing steady in the face of the economic policies which are, reduced economic growth in any case, undesirable in rate of the 1970s and 1980s. their own right". It adds, Nor does the ILO accept "The empirical evidence sugjob changes are becoming more frequent and employ-ment more unstable, saying gests trade with developing countries and the relocation of industries has been only a there has been an increase. minor explanatory factor not a decline, in the length behind the rise in memployof job tenure. "On average, ment and the declining Individuals currently wages of unskilled workers employed have been in their

The report questions the depending on the country popular view that the world and this figure has not been is running out of jobs. declining," It says. Only in Spain have job moves become increasingly frequent, "probably because of institutional changes".

The report doubts whether "labour market imperfec-'tions" are "either the main or the sole cause of the opward drift in European unemployment," although it does not suggest they have had no effect. "Labour market rigidities have not been increasing over the period of rising unemployment," says the ILO. It says the main "underly-

ing" cause of increased unemployment is the slowdown in economic growth since 1974. It also criticises the rise in wage inequality, particularly in the US, UK and New Zealand, which it argues is partly due to the decline in trade union density and decentralisation of

pay bargaining. The report states: "There. is no convincing evidence that it is supply-side constraints, rather than a deficiency in demand that have. caused the prolonged period jobs for six to 12 years of low growth." It adds: focused on the most disad-

Zukang, China's disarmament ambassador in Geneva insisted yesterday that his country was in full compli ance with the treaty. Biological weapons are harder to detect than nuclear or chemical arms because they can be easily produced and stored in tiny

quantities. Agents causing anthrax, plague and botulism occur naturally and can be grown in a laboratory.

votes on ish officials say that up to 10 party ban weapons, though Mr Sha By Roula Khalaf Algeria's army and security

forces voted yesterday in a controversial referendum on amending the constitution. The early vote will allow e heavy deployment of security forces when civilians vote on Thursday.

The referendum proposes a change to the constitution by banning parties from using religion to further their political ends.

It was the imminent victory of an Islamist party fiercely opposed to the Alge-rian militery which prompted the army to cance the second round of legislative elections in 1992. Since tbeo, Algeria bas beeo plunged into a cycle of violence which has cleimed more than 50,000 lives. The new constitution aims to prevent any single party challenging the state again. It proposes to expand the powers of the presidency by setting up a second chamb of parliament, with a third of its members designated by

The army-backed Algerian government holds up the refarendum as a vital step in the building of democratic institutions. But many in the opposition see it as an attempt to create a facade of democracy while institutionalising totalitarianism.

The government has relentlessly campaigned to convince the 16.4m eligible voters to cast "yes" ballots. Some opposition groups have called for a boycott others for a "no" vote, Legal Islamist parties are leaving the choice to their support-

Opposition leaders, includ-ing Mr Hocine Ait-Ahmed of the Socialist Forces Front (FFS), and representatives of the Islamic Salvation Front (FIS), the banned Islamic party which was stripped of an election victory in 1992, issued an appeal for peace in Brussels yesterday and urged voters to vote "no" or to boycott the poll.

By Michael Littlejohns, UN **Correspondent**, in New York

UN near

to deal

on Iraqi

oil sales

Iraq and the United Nations yesterday appeared close to agreement on a plan that will return \$2bn worth of Iraqi oil to the world market over six months.

News of imminent implementation of the deal agreed with the UN in May sent benchmark light crude oil prices down almost 40 cents to \$22.66 a barrel

A Security Council sanctions committee has yet to approve a pricing formula that woold trigger the resumed flow of Iraql oil.

Ms Sylvana Foa, the UN press secretary, said some details still had to be concluded, iocloding certifica-tion that damaged metering equipment wes working. Bat Mr Bootros Boatros Ghali, the secretary-general, expected to report favours bly to the Security Council in a matter of weeks. Mr Nizar Hamdoon, Iraq's

UN delegate, who delivered Beghdad's response after months of haggling, sald that all the conditions set by the UN had been met except for a pricing formula.

The US has been the main obstacle on thet issue but officials sald Washington was unlikely to stand in the way oow that the American elections were over. Iraq and the US have also disagreed over the number of foreign and Iraqi observers who would be allowed to inspect the distribution of bumanitarian supplies, Irao bas sought to restrict the

observers' freedom of movement, The UN put the deal on bold in September after Iraql troops assisted a Kurdish faction in recapturing the administrative capital of Arbil in the Kurdlsh enclave. The shortage of food and medicine is estimated by Unicef to have led to the deaths of 4,500 children every month from hunger and disease. **Opec meeting**, Page 32

The report says developing

investment flows in the global economy. The ILO believes, however, the "trick-le-down effects of market reforms will be weak unless they are accompanied by programmes to strengthen the productive capacity of the poor" through improvements in rural infrastrucemployment, training ture, education and bealth

services.

Unemployment rates EU 12 the president. 1990 1980 2000 - The 12 d

"Higher growth is possible vantaged, incentives for provided a sustained period recruiting long-term jobless of expansionary policies is

and improved benefit transsupported by credible polifer programmes linking benefits and work more closely cies to prevent a resurgence of inflationary wage together.

increases and to overcome the skill shortages that will countries should also be be generated. Without this committed to full employthe expansionary impulse ment and It argues this can will indeed be choked off by be achieved by creating the reaction of the financial more open and competitive markets." The ILO calls for a economies that benefit fully from expanding trade and return to co-ordinated pay bargaining, the creation of social pacts between unions and employers, as well as the encouragement of profitsharing or "some form of tax-based incomes policy if there are no better alternatives". It wants more efficient labour market policies with subsidies for low wage



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When information is everything.

NEWS: WORLD TRADE

Africans forge closer trading links

*

South Africans are looking north for trade and investment opportunities, writes Mark Ashurst Between Pretoria and pean investors in Central gain a foothold in more reforms: "There is always been at the forefront of ambitions of its biggest developed markets. The risk of a heavy white in comparison to foregroup to fore

five manufacturers of

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car tyres. Few statistics better illustrate the sparseness of Africa's manufacturing base, or its appeal to South African exporters. Faced with rising competition and the dismantling of protective tariffs at home, many manufacturers hope mainland fer agreement to supply com-Africa will provide a fillip for their fledgling export

Trade has been most brisk can exporters of steel, chemiin East Africa - particularly Kenya, where combined imports and exports last year reached a record R1bn within the last two years. (\$212m). Exports have increased fourfold since the stand the country and the end of apartheid in 1994, as economy," says Mr Stan the cheaper transport costs Shaw, manager of East Afriof goods from South Africa can trade at CGIC, South have prompted a shift in Africa's credit guarantee regional economic alle- agency, which is helping to giances. According to Mr set up a sister organisation Christopher Hartland-Peel, in Nairobi. Significantly, African equities analyst at much of the new activity is

Analysts expect the numbetween South Africa and Kenya, the continent's most industrialised nations, to mushroom next year. Spoornet, South Africa's stateowned rail group, has reached a technology transputerised data systems to Kenyan rail freight operators. And most South Africals, plastics, polymers and foodstuffs have appointed fult time agents in Kenya "Wa are getting to under-

South African cars, for ber of joint ventures example, remain uncompeti- neighbouring Tanzania, where trade volumes are sigtive in world markets nificantly smaller but ecolargely due to the short production lines developed behind high protective tariffs during the sanctions era. Tanzania is now rated an But exports of individual "A-grade country" by Randcomponents are flourishing. gold, the South African min-Lonrho's Nairobi subsidiary now distributes Toyota parts ing group which grades Afrifrom the company's South can states by their suitabil-African plant, after many ity for investment. "The

the background." He cites country produces only 0.9 Malaysian state-owned oll feasibility studies by gold miners Anglo American, JCI nomic reforms have ont- Ltd and Randgold are all at paced Kenya, as a model for an advanced stage. Randattracting direct investment. gold, which last year entered a joint venture with Pangea Goldfields, the Canadian exploration company, will invest about \$4.5m to develop a 1.5m ounce ore body at Lake Victoria.

> he trend of consolidation in global industries is a further catalyst for South African companies to forge a path in Africa. Engen. Sonth Africa's biggest oil retaller, last month announced a R100m investment in an oil terminal at Dar es Salaam, Its biggest investment in Africa to date. The deal grants Engen access to a fur-ther two inland refineries and an option to bid for a

per cent of Africa's gold, but and gas company which wants more exposure in mainland Africa. Mr Rob Angel, chief executive, is confident a deal can be done" to enter the Tanzanian retail market.

Arguably, the greatest catalyst for investment from South Africa is privatisation. The best example is Tanzania Breweries, which was partially privatised in 1993, enabling SAB to acquire a 45 per cent stake and a fiveyear management contract. lts market ahare has increased from 25 per cent to 75 per cent, and the brewery posted its first profits this year. South Africans can create a partial barrier to entry for European rivals by using refurblsbed equipment as part of its equity, says Mr Robin Smith, financial director of South African Breweries' international brewing in 1994. interests.

in the longer term, fixed

Europe in

African Inward Investment a a % of 00 12 94 1990 91 92

joint ventures - is vital to counter resentment caused by the massive imbalance of trade. Last year, South African exports to Kenya were worth R940m, compared with imports of Rillin. In Tanzania, the trade gap was a gargantuan R611m on imports worth R627m - an increase of 340 per cent from R183m The weaker rand is likely

investment - particularly to widen the trade gulf this year, while the hands of South African Investors are tied by exchange controls. But in time, the gradual casing of these restrictions will favour a flow of South African capital to East Africa. Lower labour costs and comparatively stable currencies will become a magnet for South African manufacturing industry, says Mr Har-

years of importing them macroeconomic picture is from the Far East. In the very important to us. first four months of 1996, hecause mining is long exports to Kanya of vehicles, term," says Mr Mark Bristow, managing director of machinery, base metals, and Randgold Resources. He is chemicals comprised about encouraged by new mining 60 per cent of total non-minlegislation that welcomes eral exports worth R2.4bn. foreign capital, and the Mr Tony Wright, general foreign capital, and the manager of Africa banking authority's strict action to at Standard Bank, says curb illegal mining at Balexporters welcome trade yanhulu earlier this year. with Kenya because of Its The government has seen relatively low sovereign risk the benefits of what we do." As the worldwide scramble and stabla foreign exchange Standard Bank in Johannes- in labour-intensive, value- reserves. But measures to for African mining rights and an option to bid for a burg, South Africans are added industries whare curb corruption have not gains momentum. South network of retail fuel stafor African mining rights gradually displacing Euro- Sonth Africa has battled to kept pace with economic African mining houses have tions. It also furthers the

hina offers to cut tariffs to 15%

By Sophie Roell in Beijing

China yesterday reiterated average of 23 per cent followits undertaking to reduce ing a reduction of 12.9 per import duties to an average of 15 per cent by the year 2000, in a second round of tariff cuts intended to demonstrate its commitment to trade liberallsation and that while on average tariffs boost its chances of a quick had been brought down. entry to the World Trade those on particular product Organisation.

The Chinese president, Mr still punishingly high. Jiang Zemin, attending the Apec forum in the Philip- which European exporters pines, confirmed China's are strong," he said.

intention to reduce tariffs which currently stand at an tended to be in sectors such as raw materials, which are cent earlier this year. exporters, he said.

The European Union is However, observers were sceptical about how much understood to be waiting for the tariff cuts had achieved. China to bring tariffs down A European diplomat said to an average of below 10 per cent before endorsing the country's WTO entry. Diplomats have also criticgroups, such as cars, were restrictions still in place, and licensing requirements "These are the araas in which bar access to the Chinese market - particularly

The lowest tariffs bava in the service sector. China's state-owned media however have been publicisof less interest to western ing the country's exemplary stance on trade liberalisa-

WTO. The China Daily noted that China's tariff cuts had achieved in a "single stroke" s Uruguay Round requireised the myriad quota ment that signatories cut their customs duties by onethird within five years.

optimism about getting talks on China's entry to WTO back on track. One analyst referred to a "new momentum" in negotiations, tion, and arguing the case prompted by a somewhat for a quick entry to the softer US stance, and that apparent determination of the Chinese leadership to "breathe new life" into its efforts to join WTO.

"I think there will be greater progress next year, though China still has some way to go before either the Nevertbeless, in recent US or Europe is satisfied."

S Korea The European Union and South Korea have struck a

deal to throw open their telecommunications equipment markets to each other's suppliers, Reuter reports from Brussels. "European companies will

their Korean counterparts when bidding for contracts to supply telecoms equipment to the network run by Korea Telecom," the European Commission said in a statement

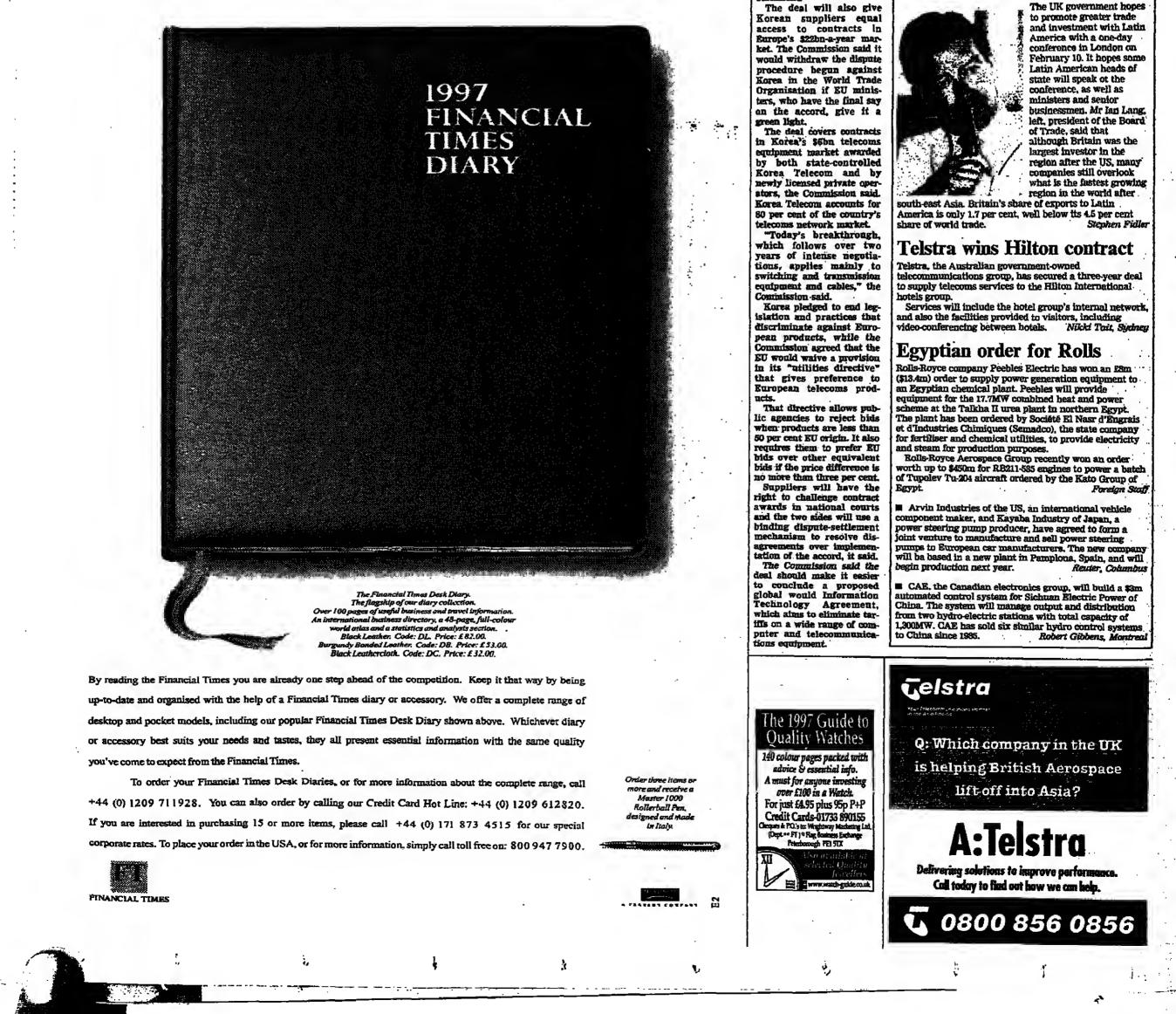
The deal covers contracts

tland-Peel. WORLD TRADE NEWS DIGEST Suez Canal cuts prices

The Suez Canal is to give discounts to certain vessels from next year because of increasing competition from oil pipelines and other shipping routes. Oil tankers carrying up to 3m tons will receive discounts of 5 per cent to 30 per cent on fees for using the canal, according to Mr All Ahmed Fadel, head of the Suez Canal Authority,

Liquefied natural gas corriers will obtain discounts of up to 35 per cent while certain container ships will also be granted reductions, he said. The canal, which opened in 1869, is one of Egypt's main sources of foreign currency. Mr Fadel said that market studies indicated that the new fees should help increase canal revenues by between 5 and 10 per cent in 1997. Revenues for the first half of this year were \$923m against \$946m in the same period of Sean Evers, Cairo 1995

UK fosters S American trade



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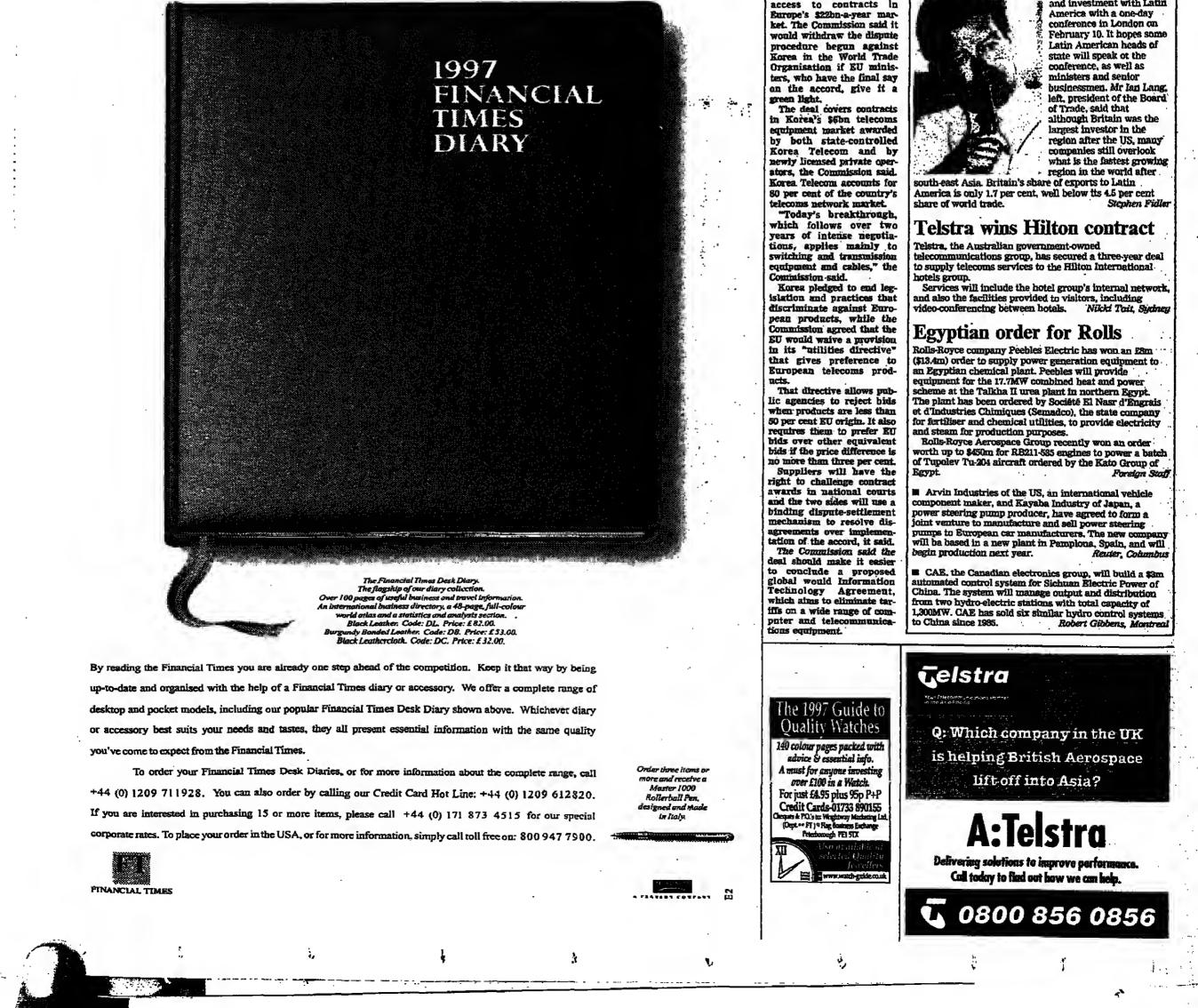
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NEWS: THE AMERICAS

Peru deal on MiG jets confirmed

By Sally Bowen in Lima

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President Alberto Fujimori of Peru has confirmed the purchase of an unspecified number of Soviet-built MiG fighters, an acquisition thet has led Ecuador to suggest that Peru's neighboura might be obliged to buy new arms themselves.

Mr Fujimori in a television interview late on Sunday night spoke of a "fleet" of MiG-29s, which will be the first such fighters in any Latin American country. However, he refused to spec-Soviet Union. ify the quantity or the price paid.

Mr Frank Vargas, Ecuador's minister of the interior said the Peruvian acquisition would "ohlige other countries, especially [Peru's] neigbbours, to buy new

Mr Fujimori said the purcbase of new arms had meant withdrawing "several hundreds of millions of dollars" from the budget. That meant "fewer resources" and "less disposable cash" for the internal economic programme

The Peruvian economy, per cent this year, is now barely on target for 2.5 per cent growth.

The MiG purchase represents something of a volte-face for Mr Fujimori who - since becoming president for the first time in 1990 has insisted at home and abroad that priority expenditure was for poverty alleviation, not weapons.

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It seems likely, however,

that pressure from the highest levels of the armed forces - still smarting from their poor showing in the Fehruary 1995 border conflict with neighbouring Ecuador - has finally proved irresistible. Reliable details are still law.

scarce, hnt the MiG deal is believed to have heen struck with Belarus, which has a large stock of Sovietbuilt jet fighters inherited when it gained independence with the break-np of the According to Mr Futimori, the acquisition will "help in

Purchase is 'a purely defensive measure', says Fujimori

re-establishing the strategic equilibrium" and is a purely defensive measure". would reap windfall profits Peru lost nine aircraft durby stockpiling supplies. ing the Ecuador conflict,

maximum of two. The US, one of the four originally projected to guarantor countries of the expand by 3.5 per cent to 4 1942 Rio de Janeiro Protocol, which is the framework for continuing Paru-Ecuador peace talks, has expressed official regret at the Peru-

However, Mr Fujimori said there was no reason for US surprise: Ecuador, after all, recently acquired a number of Israeli K-Fir fighters, also justified on the grounds of

struck down a ban on tobacco advertising. But the landmark ruling has produced even more ada. heat than expected. More than a year later, the government has yet to carry out

its promise to pass a new required tobacco companies to put prominent health Its efforts have been bogwarnings on cigarette packs ged down by discord among Bnt the supreme court, individual cabinet ministers responding to a challenge by and departments. Furtherlocal subsidiaries of USmore, proposals to widen the based RJR Nahisco and the advertising ban to include UK's Imperial Tobacco, ruled tobacco company sponsorthat the act violated the ships have aroused loud protobacco industry's constitutests from hundreds of cultional right to freedom of tural and sports groups. sion.

anada's Liberal gov-

ernment knew it had

potato in September 1995

Bernard Simon explains why

government efforts to agree a

The court indicated that The latest delay came last week when Mr David Dingsome curbs on tobacco wall, the health minister, advertising might be permiscancelled plans to unveil a sible. But they would have new anti-smoking bill. to be based on "minimal impairment" of free speech. Mr Dingwall changed his The ruling has cleared the mind after news leaked out way for tobacco companies that the measures would to resume advertising within include a rise in cigarette a self-imposed code of contaxes. The leak raised concerns that distributors

Mr Dingwall, a combative and ambitious minister, has

brands



Imperial Tobacco has tagged du Maurier brand on to Canadian Open tennis championship

been under heavy pressure Hedges Symphony of Fire. from health groups not only But the moves to tougher to reimpose the advertising the anti-smoking law have ban, but to find new ways of run into obstacles. Some 250 clamping down ou smoking. arts and sports groups that Sponsorship has been a benefit from tobacco spontempting target. The act permits sponsorships, but only Alliance for Sponsorship under company names, not Freedom Mr Max Beck, Ontario.

Ottawa fans tobacco advertising flames

Place's general manager, However, the industry has found ways of getting its estimates the groups receive about C\$60m (US\$45m) a message across. Imperial Tobacco registered four new year from the tobacco induscompanies under the names try, with marketing and promotional support adding of flagship brands. For instance, the name roughly C\$200m more.

"du Maurier" has been Mr Bob Moffatt, president tagged on to the Canadian of Tennis Canada, says: "All-Open tennis championship. of us are very sensitive to the smoking issue. But we've A spectacular annual fireworks display at Ontario -not been convinced that the Place in Toronto is now objectives will be reached by known as the Benson & removing sponsorships."

The tobacco industry is also mobilising retailers who would be bit by provisions, said to be under consideration in Ottawa, to limit behind the counter displays sorships have formed an of cigarettes to one pack of each brand. Tobacco manufacturers nev retailers about

C260m a year in "display allowances". Mr Dingwall's proposals have also sparked friction within the Liberal cancus, especially with Mr Paul Martin, finance minister. Questions - hava been

raised about the wisdom of raising cigarette taxes less than three years after they were sharply cut to stop smuggling across the US-Canada border. According to one Ottawa

ment has shot down a proposal to channel a portion of cigarette taxes into a fund that would replace tobacco company sponsorships. -

Arts and sports gronps have made no secret of their frustration with Ms Sheila Copps, the heritage minister. who supposedly represents them. "She has not been there for us," Mr Beck says. Despite the delays and disagreements, Mr Dingwall is widely expected to table the new bill before the House of Commons rises for its Christmas recess. However, the bill's critics are unlikely to give up without a fight. The sponsorship community plans to press its case at parliamentary hearings,

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through individual MPs and, possibly, through legal chal-The tobacco industry is sceptical that a tougher law

can meet the criteria set out in last year's judgment. Mr Rob Parker, president of the Canadian Tobacco Manufacturers Council, says: "We don't think the politicians and bureaucrats understand the implications. of the bill."

It would thus come as no surprise if the supreme court once again ended up deciding how far politicians can go in their anti-smoking crusade.

GERMANY'S



The US's main telecommunications regulator is expected today to take the first step in its efforts to bring down international telephone charges. Its action could have an impact in particular on rates of calls between the US and the UK, easing the way to lower prices on transatlantic calls.

The change due to be considered today by the Federal. Communications Commission would loosen the regulatory regime for international telephone traffic between the US and certain countries. It would apply only to those which the US believes have competitive dome telephone markets. The group is likely to include the UK, Canada and Sweden.

The change would allow carriers in the US and the countries concerned to negotiate freely on the terms under which they complete each other's calls, introducing a new element of competition into international traffic. At sent, the US imposes restrictions on such

while the Ecuadoreans lost a vian arms purchase

replacing old equipment.

arrangements.

The rule change is seen in part as a response to the UK's plans to allow companies other than British Telecommunications and Cable and Wireless to carry international calls into the UK. New competitors would be able to compete more aggressively to carry calls from the US, without being under any obligations to US carriers. Richard Waters, New York

Mexican airport in drugs row

A Mexican admiral has accused former employees of the National Airport Authority in Cancun, the country's top tourist destination, of supplying jet fuel to drug traffickers who use the busy airport as a stopover while transporting cocaine from Colombia to the US.

Admiral Enrique Sangri Namur, director of Cancún's international airport, told El Universal, the Mexico City daily, that 19 employees had been fired after the discovery of fraudulent invoices which sought to conceal the sale of jet fuel to the aircraft of drug traffickers.

"Cancún has supplied fuel surreptitiously to drug traffickers for many years," the admiral, who took over the administration of Mexico's second busiest airport in 1995, was quoted as saying.

Admiral Sangri Namur was not available for comment yesterday. Mr Leonel Soda Sánchez, a union official who made similar accusations against the airport officials, was murdered in 1995.

Officials at the National Airport Anthority's headquarters in Mexico City, however, confirmed that 19 airport employees had been sacked recently, but were surprised at the admiral's press comments.

"The 19 employees were fired for administrative offences," a spokesman for the National Airport Authority, said yesterday. The drug trafficking allegations come at a particularly embarrassing time for the National Airport Authority, which is being prepared for privatisation. Leslie Crawford, Mexico City

Chemical groups lift spending

US chemicals companies plan to increase spending on plant and equipment by 5 per cent annually for the next two years, following an 8 per cent increase in 1996, according to the preliminary results of a survey* by the Chemical Manufacturers' Association (CMA), a US industry group.

These plans are based on expectations of 5 per cent sales growth in 1997 and a 10 per increase in net operating income, according to the survey. However, there are signs that some of the survey's projections could prove too optimistic. Companies are projecting export growth of 5 per cent in 1996 and 6 per cent in 1997, but official US trade data show export gains of only 1.3 per cent for the first eight months of this year.

Historically, the chemicals industry has tended to invest in new plant and equipment st the peak of its earnings cycle, leaving it with excess capacity when the market weakens. The CMA predicts that 1996 profits for the US chemicals industry will total \$35bn-\$37on, roughly in line with last year's \$35.8bn, following several years of strong profits growth. Tracy Corrigan, New York * The US Chemical Industry Performance in 1996 and Outlook, from the Chemical Manufacturers' Association, 1300 Wilson Boulevard, Arlington, VA 22209, USA.

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Der Kanzler lobt die Reformpolitik

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NEWS: ASIA-PACIFIC

Japan governor quits in sleaze row Capital

By William Dawkins in Tokyo

involving public officials yesterday claimed the first prefectural governor to resign over allegations of misuse of public money.

A reluctant Mr Kikuji Sasaki, governor of Akita, northern Japan, for attack from the political opposition the past 17 years, announced he in recent weeks for allegedly scceptplanned to step down at a date yet to ing political funds from disgraced be decided, over claims that he and companies in the oil distribution and 750 other local government officials had spent Y820m (\$7.4m) on bogus business trips, wining and dining.

impetus to investigations into mis-

t sixes and sevens is

Japan's 47 prefectures, Hokkaido, Japan's series of corruption scandals Miyagi, Gunma, Mie and Kagoshima. On top of this, senior national politicians in the raling Liberal Democratic party (LDP), including Mr Hiroshi Mitsuzuka, the finance minister, have come under increased financial industries.

The publicity attracted by these events has sharpened public distaste assemblies in Akita to call formally acknowledged wrongdoing by The humbling of Mr Sasaki, 75, a for corruption by politicians. It is a on the governor to step down. political independent, could give potentially destabilising trend, just as the new mimority LDP govern- civic groups, but when the LDP, tural government.

use of public funds in five more of ment is trying to get down to a busy itself no stranger to allegations of policy programme, including the 1997 budget, an increase in sales tax and ambitious plans for the reform of Tokyo financial markets.

Mr Sasaki's forced resignation is a rare example of an effective public Social Democratic party. protest in Japan, a sign of how voters are demanding and getting more influence over politicians' behaviour. Citizens' groups called on him to leave after the allegations came to light in local newspapers last year. This led almost all 69 municipal

corruption, and a former supporter of the governor, called on him to step asids. In the last prefectural election, he was re-elected with the backing of the LDP and the leftwing

"I feel great responsibility and came to the conclusion that I should resign at an appropriate time," he said yesterday.

Mr Sasaki has refused to account for how the money was said to be misspent. But his junior collea returning Y970m earlier this year -Mr Sasaki's fate was sealed not by Y820m plus interest - to the prefec-

rises in Australia

MINANGLAL IN

By Nikki Talt in Sydney

New capital expenditure in Australia rose by 0.9 per cent in the September quar-ter to A\$10.52hn (US\$8.5hn), egainst A\$10.43bn in the previous three months. Investment intentions for the current quarter have also firmed.

The figures were welcome Indian economy at sixes and sevens news for the federal government, whose Angust budget forecast a 14 per cent rise in investment in 1996-97. Other statistical data, from jobs for the slowdown, Mr P. Chi- argue there remain strucfigures to retail sales, have suggested the economy is dambaram, the finance min- tural economic problems which will persist in dragflagging, and a growing ging down growth. They point out that slightly number of private sector forecasters had feared the higher power output will not investment targets could be missed. That could have had knock-on implications for economic growth and for the budgetary arithmetic generally.

Market forecasts for yes terday's capital expenditure figures had anticipated a small fall of around 3 per cent. "The survey indicates that the budget forecast ... will be met." said Mr Peter Costello, federal treasurer. "Today's numbers about business investment are a very good sign for us."

However, the data were greeted less gleefally by bond markets, where prices fell. The more tangible evidence of business confidence was seen as militating against a further interest rate cut early in 1997. The yield on the benchmark 10year bond closed at 7.08 per cent, against 7.08 per cent on Friday. Australian shares firmed yesterday, finishing at a record high with the benchmark All Ordinaries index closing 11.8 points up at 2.894.7. Meanwhils, sconomists

remained divided over the implications of vesterday's capital spending data. Closer examination of the figures revealed that the strong performance in the September quarter for plant and equipment expenditure

was partly due to revisions for the previous three months. "Were it not for revisions to the June quarter. , , plant and equipment are forecasting growth of would have fallen by 3 per between 5.8 and 6.1 per cent cent," noted Bankers Trust. for the year. The lesson of There have also been sugthe present slowdown theregestions recently - not least from the Reserve Bank of fore appears to be that, with-Australia, the central moneout deeper reforms to tary authority - that the address the fiscal deficit, economy has developed twopublic sector reforms and poor infrastructure, India's tier characteristics. A handpercentage economic growth ful of sectors, such as telewill remain in the sizes coms and mining, continue

ASIA-PACIFIC NEWS DIGEST spending Chavalit named PM, just in time General Chavalit Yongchaiyudh (pictured left) was named Thailand's 22nd prime minister in a rush

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FINANCIAL TIMES TUESDAY NOVEMBER 26 1996

sterday, avoiding a liplomatic breach of conduct with Mr Bill Clinton, the US president, A royal decree officially nominating Gen Chavalit. whose New Aspiration party won the most seats in last week's general election, to the top post was issued last evening in record time, enabling him to meet Mr Clinton, who arrived for a brief state visit late last - i night. Mr Clinton will have

Ted Bardacke, Bangkok

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said goodbye to one Thai prime minister at the Apec Summit – Mr Banharn Silpa-archa – in Manila and to be greeted by another in Bangkok in the space of 34 hours. Normally it takes a fortnight after an election for such a decree to be issued by King Bhumibol Adulyadej. But the prospect of Mr Clinton meeting only Mr Banharn, who dissolved parliament amid charges of corruption and mismanagement, apparently speeded proceedings.Gen Chavalit, however, may not attend official functions as premier until he is sworn in personally by King Bhumibol. An adviser to Gen Chavalit said that was not

Tokyo lifts Daiwa restrictions

likely until December 1.

Japan's finance ministry yesterday lifted restrictions mposed on Daiwa Bank last November following disclosure of the bank's attempt to cover up Y120bn (\$1.1bn) in bond trading losses at its New York branch. The bank was forbidden to make new investments in trust funds overseas or establish new overseas branches. The lifting of the ban on overseas trust operations is particularly welcome for Daiwa, as it has virtually frozen the bank's pension-fund business in the past year. However, Daiwa will continue to suffer the effects of the cover-up scandal, as a ban imposed by US monetary authorities on the bank's US operations will stay in effect for about two more years. Given Robinson, Tokyo

Call for HK anti-trust policy

Hong Kong's Consumer Council yesterday called for the establishment of an anti-trust policy and enactment of competition laws to strengthen the territory's position as a regional business centre. Citing a low level of competition in several business areas, including supermarkets, gas supply and bank deposits, the council ecommended creation of an independent competition uthority outside civil service.

In spite of Hong Kong's reputation for free markets, several studies have pointed to competition curbs in specific sectors. "While free and open competition has long been the case in the traded sectors of the Hong Kong economy, this has not been the case in some non-traded sectors," a recent study said. John Ridding, Hong Kong

Pakistan to reform banks

Pakistan's caretaker government is to reform senior management at the country's public-sector banks as part of a drive to clean up the banking sector. The government also said yesterday it would give more powers to special banking courts to recover overdue loans, cut job numbers and eliminate wasteful expenditure. Yesterday's announcement appears to be the first step in reviving the troubled privatisation of Habib Bank and United Bank, the two largest state banks. Farhan Bokhari, Islamabad

Japanese spending upturn

A sign of a continued weak upturn in Japanese consumer spending emerged yesterday, with a 1.6 per cent rise in department store sales in October by comparison with the same month last year. This is the third monthly increase

where, in percentage terms, India's economic growth rate should be. It is, in fact, where India's economic plannars. investors and analysis are. The government is optimistically forecasting gross domestic product growth for this year of 6.6 per cent the same as last year. Pessimists, such as ING Barings, the investment house, say

growth may even slide to 4 per cent this year and into recession next year.

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The one clear fact is that the economy has faltered sig-400 nificantly in the first half 350 since April - the first real 300 hiccup in growth since 250 reforms began five years 200 ago. The prime causes have been high interest rates, the impact of poor infrastructure and slackening consumer demand. But there is little agreement on whether the slowdown is short- or long-term, cyclical or structural.

Anecdotal evidence of a slowdown abounds. "Virtually all the companies we're dealing with are reporting lower, having risen just 8.9 slower sales, longer delays per cent for the half against in being paid, difficulties in raising capital," says the imports too have slipped to just 3 per cent growth for the half against more than head of one foreign venture capital fund in Delhi, Provisional estimates for the first 30 per cent last year. The fall half support this. Industrial in imports is most marked in output for April-July is up industrial inputs, a barometer of future industrial outjust 9.3 per cent against 12.3 per cent last year, with put. Capital goods imports more recent figures for 24 are down 20 per cent this important eectors for April- half on last year. September showing a slow-Investment has also



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down to 4.8 per cent growth paused, with lending sand against 12.6 per cent last

tutions down a fifth on last Export growth is much year with growth in bank credit to the private sector also 2.4 percentage points 26 per cent last year and lower at 17.6 per cent.

Nevertheless, the government and some investment houses believe the cycle is about to turn and the economy will recover before the end of the fiscal year in Having chiefly March. blamed the tight-money, high-interest rate and lowinflation policies of the former Congress government



tory commercial bank deposits held with the central make up for a growing power deficit. Moreover, bank, with the aim of pumping a prospective total of they argue that interest rates cannot fall far while Rs85bn (\$2.4bn) into the banking system by January. the government is unable to The intention was to pull reduce its fiscal deficit. down bank lending rates, Mr Chidambaram set a fiscal deficit target of 5 per cent of GDP in this year's which for most companies were exceeding 20 per cent. interest rates have since budget. But officials now say 6.3-5.4 per cent is likelier, fallen slightly, though they remain high in real terms given poorer than budgeted revenues and higher expenagainst an inflation rate of

ister, announced, in October,

a two-phase cut from 12 to 10

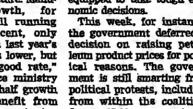
per cent in the ratio of statu-

around 6.5 per cent. The government and other sanguine analysts also point to prospective record harvests this year as likely to inspire a recovery. Farm output last year was worse than expected, leading to a downward revision of annual GDP growth to 6.6 per cent from an initial 7 per cent.

Mr Chidamharam and othtions by state financial instilower industrial figures still a licking good rate," says one finance ministry the result of good monsoon rains raising hydro-electric generation

remain unconvinced. They

ers point out, too, that the paint a mixed picture. Manufacturing growth, for instance, is still running above 10 per cent, only slightly down on last year's 12 per cent. "It's lower, but official. Second half growth is likely to benefit from higher electricity output -



The pessimists, however,

diture, notably on defence. Officials have also privately downgraded targeted revenues from sales of state aggets of Re50bn to nearer Rs10bn, given flat equity markets and political and procedural delays in pushing through the sales. The more pessimistic ana-lysts would add that the ideologically diverse and minority 13-party coalition government is politically filequipped to take tough eco-

This week, for instance the government deferred a decision on raising petroleum product prices for political reasons. The government is still smarting from political protests, including from within the coalition,

from a 15-20 per cent rise in such prices made soon after taking office in June. In the end, the prognosis for growth this year is likely to be neither boom nor bust. Between the most sanguine and the most saturnine, investment houses such as Jardine Fleming and Crosby

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rather than the sevens it to be buoyed by healthy needs, and to which the govinvestment levels, while labour-intensiva sectors, rnment aspires. such as retail services, are Mark Nicholson in the doldrums.

in a row, but represents a slight slowdown in growth from the 2.3 per cent gain showed in September. Consumers' purchases of clothing - nearly half of department store total sales - rose by 3.4 per cent, while sales of household William Dawkins, Toku goods dropped by 5 per cent.

INTERNATIONAL ECONOMIC INDICATORS: PRODUCTION AND EMPLOYMENT

Yearly data for retail sales volume and industrial production plus all data for the vacancy rate indicator are in index form with 1985 = 100. Quarterly and monthly data for retail sales and industrial production show the personage change over the corresponding period in the previous year, and are positive unless otherwise stated. The

	UNITED STATES						N JAPAN					E GERMANY					
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968	113.0	110.7	5.4	104.9	100.6		122.6	118.1	2.5	136.9	96.5	110		108.3	6.2	165.1	89.
1969	115.5	112.4	5.2	87.9	99.3	-	132.5	119.7	22	147.0	98.5	114		11.4	5.6	219.5	97
1990	116.2	112.4	5.5	82.7	95.4	•	141.6	124.5	2.1	149.8	95.2	123.	4 1	17.2	4.B	261.9	98
1991	118.3	110.4	8.6	61.7	100.4	•	144.5	126.8	21	144.2	92-1	190.		117.9	4.2	297.9	85
1992 1993	117.0	114.2	7,4 6.8	61.9 87.7	105.2		139.5	118.0	2.1	124.2	90.8	127.		18.6	7.7	297.9	85
1994	129.6	125.1	6.0	79.0	112.7		131.7	113.6	2.5	106.8	96.0 103.9	122.		109.1	8.6	229.0	95
1995	133.8	129.3	5.5	79.2	113.0		128.6	118.5	3.1	106.5	108.4	121		15.7	8.S 9.4	241.1 266.0	103
4th atr.1995	1.9	1.9	5.5	79.4	113.0		0.5	. 1.7	3.3	109.9	108.4	-0.		-28	\$.7	261.3	100
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November 1995	1.9	1.7	5.5	76.9	111.9	-	1.0	9.0	3.4	109.6	107.9			-1.7	\$.7	264.6	100
December	2.5	1.1	5.5	82.5	113.0		0.8	1.7	3.3	111.2	108.4	-1.	9	-12	e.s	256.3	100
January 1996	2.0	6.0	5.7	79.6	113.9		6.1	3.0	3.4	110.1	106,1	-1.		-1.1	10.1	264.6	100
February March	5.3 4.7	2.0	5.5 5.6	79.5	114.2		5.5	3.2	3.9	114.8	106.4	-2		-7.4	10.3	268.0	100
April	4.7	2.6	5.4	76.2			5.8 2.8	-2.9	3.1 3.4	107.4	108.5	0		-3.5	10.4	283.0	100
May	4.6	3.3	5.5	74.2	116.0		2.3	27	3.6	122.2	108.7 108.9	0.		-2.2 -2.7	10.2	263.8	100
June	32	4.1	5.2	78.7	117.2		4.4	-1.1	3.5	110.3	109.2	-1.		-0.6	10.3	282.1	100
July	3.7	4.0	5.4	76.7	117.9		-1.7	. 6.0	3.4	129.2	109.5	1.		-0.8	10.3	273.9	101
Angest	3.1	3.4	5.1	74,7	118.6		2.1	1.9	3.3		109.4	-1.	6	1.4	10.3	268.7	102
September October		3.5 3.9	5.1 5.1		118.9		3.6	8.8	3,3		109,8	0	9	-0.4	10.4		103
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MARKET

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NEWS: UK

Disruption to services will trigger compensation to national railway companies

Payout news depresses Eurotunnel shares

By Charles Batchelor in London and Andrew Jack in Paris

10

Eurotunnel's sbares fell 5 pence to 81 pence in London yesterday on the news that the company faces the prospect of paying substantial compensation to the three national railways which operate the Eurostar passenger service following the fire on Monday last week.

Eurotunnel is the operator of the Channel tunnel between England and France.

The contract which sets out the commercial relationship between Eurotunnel and Eurostar includes provision for payments when the service is interrupted, Eurotunnel said in Paris yester

day. However, both companies refused to confirm suggestions that the payment could suspended. amount to £10m (\$16.9m).

Financial Times Reporters

Babcock International, the

engineering group, has agreed to

buy the Rosyth Royal Dockyard in

Scotland for between £20m (\$33.8m)

and £25m after securing an order

the UK Ministry of Defence.

book worth an estimated £1bn from

The company, which bas been

negotiating the deal with the minis-

try for more than two years, yester-

in London and Edinburgh



Trucks quened in the French port of Calais yesterday to cross to England by ferry instead of by train. Drivers faced additional problems from blockades by French truckers

\$34m sale of Scottish dockyard agreed

The purchase price, while not offi-

cially disclosed by the ministry or

Babcock, was said by some analysts

nal estimates.

Securities.

for which services were Eurotunnel bas yet to pro-

saying that the sum involved vide the full details of its The Anglo-French intergovwould depend on the time proposals to re-open services ernmental commission. to the Channel tunnel safety which will have the final say authority, which is to meet on the reopening of the tuntomorrow and on Thursday. nel is expected to meet on

Friday. Eurotunnel said It have not yet been deterwas no longer giving forecasts of when it hoped to exmand the number of services running through the tunnel but it said that Eurostar had been running empty trains through the tunnel to reposition them for the

relaunch of services. Long-distance freight trains carrying containers and cars and car components have also been running through the tunnel. Eurotunnel would be responsible for payments for the first three or four days of

interruption of the service, after which UAP, the French insurance group, would be responsible for payments to compensate for the loss of operating income.

UAP will also pay for any civil damages and repairs to the tunnel, and the US company Chubb for the costs of replacing rolling stock. tial service would result The sums likely to be paid

mined, although Eurostan was selling 18,000-19,000 tickets worth several million france a day across the net-

WORK In the last quarter of last year, the railway companies paid Eurotunnel FFr401m (\$78.9m) in tolks for use of the tunnel.

Both Eurotunnel and Eurostar yesterday played down any suggestion of conflict or the prospect of litigation between the two companies in the search for compensation. SNCF, the French state railway operator, seid it was examining ways to "assure the protection of our interests'

But it stressed that its priority was for a resumption of the rail service as soon as possible after safety for passengers could be assured. It said it had no indication yes terday of when even a par-

Crest to

UK NEWS DIGEST Hollywood may cut investments

FINANCIAL TIMES TUESDAY NOVEMBER 26 996

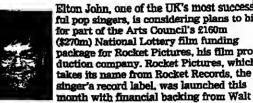
Hollywood studios may be tempted to reduce their investments in film production in the UK because of e recent weakening of the dollar against the pound, saya eport from the British Screen Advisory Council, a boy epresenting the film and television industries.

A big increase in the number of Hollywood-funded made in Britain - including Evita, starring Madonna, hd Walt Disney's live action version of 101 Dalmatians been a prime catalyst for the recent renaissance of UE film production.

One of the UK's chief attractions has been its compa tively low cost. But the council warns that sterling's recent rise has croded this advantage. In August, the U was cheaper than the US in five of the seven key elements of a film's production costs, according to the report, cc piled for the BSAC by Hydra Associates, a management consultancy. However, the dollar-pound exchange rate has since risen from \$1.55 to around \$1.65; and the repo estimates that the UK is now less expensive than the U in only two categories, executive salaries and fees for Alice Ratesthe extras.

NATIONAL LOTTERY

Elton John may seek film grant



(\$270m) National Lottery film funding package for Rocket Pictures, his film pro duction company. Rocket Pictures, which takes its name from Rocket Records, the singer'a record label, was launched this month with financial backing from Walt

Disney, the US entertainment group, to produce feature films and television programmes using British talent. Earlier this month the Arts Council, which allocates state funding for the arts, invited bids for four private sec tor film franchises, each of which would be entitled to receive up to 239m of lottery funds over six years. Almost all the established UK film production companies have since become embroiled in negotiations to form consortia to bid for the franchises. Alice Rousthorn

EQUITIES

Funds increase cash holdings

The UK's largest pension funds sold approximately £7bn (\$11.8bn) of equities over the past nine months and increased their cash holdings by approximately 55.6bn despite the relatively strong UK stock market.

investment management information and administration specialist, states that "UK pension funds may be gearing their investment portfolios for a significant downturn of

It surveyed UK pension funds with investments worth £308bn and found that between June and August they sold a net £2.2bn-worth of shares and increased their cash William Lewis holdings by £1.5bn.

NORTHERN IRELAND

Ex-MP's daughter sought

A daughter of Ms Bernadette McAliskey, a Northern Ireland nationalist who was once a member of the House of Commons in London, is being sought by German authorities for questioning about a mortar bomb attack by the Irish Republican Army on a British army base in

It is understood that police in Germany want to question Ms Rolsin McAliskey, aged 25, about the mortar bomb attack on the British military base at Osnabruck in Jane. "The German authorities are in touch with us regarding their inquiries into serious terrorist crime in their jurisdiction," Northern Ireland police said yesterday The German federal prosecutor said Ms McAliskey faced charges of attempted murder and possession of explosives. Her mother was independent nationalist MP for Mid

tional by the spring of 1997 despite the problems that have afflicted it in the past month. it was announced A survey by the WM Company, the Edinburgh-based The board of CrestCo, the company that owns and runs Crest, decided against the equity market". a delay in transition to Crest from Talisman, the paper-based share settlement system, after receiving

Germany in June.

Ulster from 1969 to 1974.

lain Saville, CrestCo chief BANKING

the Ministry of Defence." day said refit work for ships includ-He was speaking after Mr Michael ing the Royal Navy aircraft carriers yard. Babcock would have to submit before the end of the year with DML. Ark Royal and Invincible would pro-Portillo, the defence secretary, precompetitive prices, he said. the joint venture company bidding tect more than 3,000 jobs at the yard dicted that privatisation of the yard Officials close to the negotiations, beyond the turn of the century. would save the government more however, suggested the order book

to be about 30 per cent below origiprospect of achieving a secure "It's an excellent deal for Babcock; term future for the dockyard. Rosyth is the best thing about the company at the moment," said Ms "To assist it in that, the government has allocated a significant pro-Janet Sidaway st Kleinwort Benson gramme of ship refit work." But he rejected a plea from Ms Rachel Squire - Labour MP for Dun-Mr John Parker, Babcock chairman, said: "We believe we have

achieved a good deal both for us and refit work already allocated to the

than £100m over 10 years. Mr Porcould be worth more than fibn over tillo, announcing the sale at a meetthe next 10 years. Shares in Babcock have rebounded ing of Scottish MPs at Westminster, added: "It will also give Babcock the recently from a 12-month low of 44%p on expectations of the Rosyth

tish MPs that negotiations would be concluded shortly on the sale of the adjoining Rosyth naval base to Ros-

yth 2000, a consortium including fermline West, which includes Ros-Babcock, Scottish Power, Bank of yth - to guarantee the value of the Scotland and Forth Ports. Similar talks are expected to be completed

for Devonport Dockyard in south-west England.

keep to original deal. They rose 2p to 74p yesterday. Mr Portillo, meanwhile, told Scot-

esterday.

schedule By John Gapper, Banking Editor Crest, the electronic share

settlement system, intends

to keep to its original time-

table of being fully opera-

clearance from regulators

But the Securities and

Investments Board, as well

as other regulators, will watch how well Crest recovers from problems of reli-

ability and slowness caused by software hitches, and its

users' unfamilierity with

The SIB emphasised that it would "continue to moni-

tor the situation closely". The SIB has used a consultant to examine Crest's

problems independently of

CrestCo, and it said there was no need to delay transi-

CrestCo's 15-person board cleared the transition time-

table after being told by Mr

chairman, said board mem-

hers had asked "detailed

questions about the facts" during the meeting, but "the

decision was reached almost by itself" after members saw data about improvements to Crest's speed. The board has already

decided to delay the transition of 17 large companies' shares into Crest, which will

cut the strains on Crest dur-

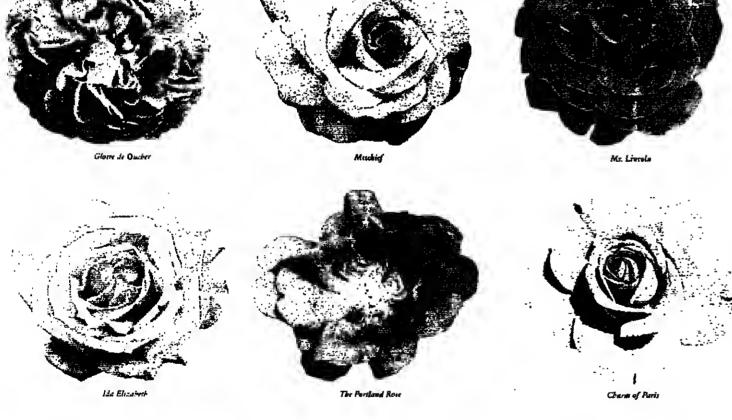
ing a six-week period

starting on December 2. This break is to be used to catch up with backlogs.

tion "at this stage".

for the time being.

the system.



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ing of your investment aims. So while a "Gloire de Ducher" or an "Ida Elizabeth" elicit an amateur's admiration from us, we can cast an expert eye on a blue chip and subject it to a thorny process of analysis before including it in your portfolio. With UBS,

thing that sets us apart most of all is our emphasis on long-term per- you can leave the hard work to us and watch your portfolio blossom.



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manca of Crest bed improved considerably in Savers warned on non-UK banks

Savers in Britain need to take extra precautions before the past month due to software changes and the educadepositing money with banks or financial companies outtion of participants. Mr Scott Dobhie, CrestCo's side the UK, the Bank of England, the UK central bank, has warned.

Before answering advertisements on the Internet or elsewhere, the Bank says, depositors should check with local regulators whether the bank is authorised in its bome country and what sort of deposit insurance is available, since deposits sent out of Britain will not be covered by the UK's protection scheme. George Graham

CORRECTION

Mr John Monks

Mr John Monks, general secretary of the Trades Union Congress, was misquoted in yesterday's edition. Mr Monks did not say union leaders found it increasingly difficult to win sympathy or understanding for their views from Mr Tony Blair, the Labour party leader.

Farmers urge early cull of cows at risk from BSE

By Alison Maitland and Maggie Umy

the risk that it might not lead to a lifting of the European Union's ban on exports of British beef. The slaughter of about 147,000 cattle considered most st risk of developing BSE, or "mad cow disease", was agreed at the European Union summit in Florence, Italy, in June as a precondition for any easing of the worldwide ban.

"We made an agreement as a nation and we know Europe will not lift the ban unless we implement all of that agreement." said Sir David Naish, president of the National Farmers' Union of England and Wales, the higgest UK farmers' union.

Speaking at the Smithfield farming show take." The UK government said yesterday in London, he joined counterparts from Scot- that Im cattle had been slaughtered since states to ease the eight-month-old ban.

ister, would not say whether the government would proceed with a cull, saying only that that demand is picking up. be expected a cabinet decision "soonish."

he questioned a selective slaughter, saying Florence deal. "EU member states have great difficulty in rapidly and substantially lifting the ban".

Mr Hogg tacitly acknowledged the slaugh-ter policy had become entangled in electoral The British governmant yesterday came considerations, saying that in the run-up to an election "everything becomes a political football." He denied the cost of compensaup a government decision, but predicted reluctance to agree to heavy spending "which can't be justified".

Sir David admitted that his union had performed a U-turn over the cull, which it strongly opposed early in the year. "I'm not a bit ashamed of it," he said, arguing that most farmers now believed complying with

export the Florence deal was the only way forward.

Asked what would happen if the cull was carried out and EU member states still refused to end the ban, Sir David said: "That's one of the risks we have got to

land and Northern Ireland in arguing that a May, which had posed one of the largest cull was the only chance of persuading EU non-military logistical problems of recent tates to ease the eight-month-old ban. Mr Douglas Hogg, the UK agriculture min-scheme coincides with better news on beef sales, with British supermarkets reporting

The UK government hopes by the end of He agreed with the farming unions thet a the year to issue a consultation document on cull, opposed by many MPs in the summer, a national computerised database to identify would now win parliamentary backing. But and trace all cattle - another element of the

Observer, Page 17

Zarish. General. Lugano. Lusemboorg. London, New York, Hong Kong. Singapore UBS Private Banking is regulated in the UK by IMRO

NEWS: UK

Wood Onslaught Nestion Onslaught begins on some on so When substance takes second place Over 50s PM's Euro-opponents aim to obscure and not illuminate tion claim a triamph play in negotiations among ages the chancellor can only EU finance ministers. They further their objectives. for democracy. Ken

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states are becoming serious about deregulation.

lation, will use a meeting of the internal market council in Brussels to call for an extension of the EU's in may wek film the recently launched deregulation drive. He wants It to tackle areas ranging from testing of electrical equipment to renting out holiday cottages

Italy, Denmark, Finland, Austria and the Netherlands were all supporting the Simpler Legislation for the Internal Market initiative, UK government officials said the France, which was initially cautious about the idea, was also enthusiastic.

Mr Freeman said the EU's initiative, launched by the European Commission in the summer, was already showing some successes and was attracting strong support from other member states.

The mood bas changed in

Europe," he said in London yesterday. "There is growing terease cash holine recognition that the burden of regulation, particularly on . small and medium-sized companies, is a serious disand the me

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where area a selection concerned." 21 24 212 Today's meeting will con- the debts of another. and the states

small UK firms could save 25m a year if the recommen-Mr Roger Freeman, the dations on simplifying minister in charge of deregu- intrastat trade forms were adopted.

Mr Mario Monti, the single "The results of the first phase have been fruitful, confirm the validity of the method used and could well justify extending the project to other areas."

ottages. Mr Freeman will propose He said that Germany, applying SLIM to the Electro-Magnetic Compatibility directive, which is designed to prevent electrical equipment interfering with pacemakers and other safety equipment. Singled out by the UK Federation of Small Businesses as one of the most burdensome regulations, it requires manufacturers to have one-off prod-

the wrong issue.

ucts, such as customised computers, sent to specialist authority now. test houses at significant

though, is to miss the motives of his opponents. Mr Jacques Santer, president of the European Com-Tory sceptics and Labour mission, last night attacked alike, they have cloaked scaremongering in Britain themselves in the highabout the European single minded rhetoric of democcurrency as "amazing." He used a speech in Dublin to to hold to account the govdeny suggestions that adoptadvantage as far as jobs are ing the euro would make one | sham. Neither party to this government responsible for unholy alliance wants a cool debate about the legal

two years and will cost

his calculator to deliver an eve-of-Budget House of Commons statement on Europe's plans for single currency. John Major concedes a full debate on the issue before the Dublin summit of European Union leaders in 10 days. An important victory, you might say, for parliament over the executive, for transparency over secrecy. It is nothing of the sort. One can hardly dispute

neth Clarke has to put aside

that the government has been maladroit. What's market commissioner, said: new? Its insistence that scrutiny of the latest clutch of legal documents on economic and monetary union be handled by an obscure committee of MPs was always risky. But a tactical retreat two or three weeks ago would have passed unnoticed. As usual, Mr Major decided to dig in on

On Europe the prime minister has a knack of confusing stubbornness with leadership. For more than two years he has allowed the sceptics to set his party's European agenda. Appe ment carries a price. He cannot expect to reclaim his

To mock Mr Major, to racy, of parliament's right ernment of the day. It is a

Kenneth Clarke: strongly pro-Europe

framework for a single currency, the subject of the documents now before the Commons. The aim is to frighten not enlighten, obscure not illuminate.

The sceptics see a chance to drive Mr Major further wards their ultimate goal of disengagement from Europe. Their first priority is to oblige the prime minister to fight the general election on a platform of preserving the pound. For his

part, Tony Blair is looking for the political advantage which comes with tearing open the divisions in the Tory party. The substance of the issue takes second place. Reading the relevant doc-

uments, one can understand why. They reveal no fiend-ish plots, no backdoor deals. no secret plan to undermine Britain's opt-out from monetary union. Instead these papers describe in prosaic detail the present state of rency. Anything that dam

add nothing to what is financial and fiscal framework.

in the Maastricht treaty (article 104c). So, too, has the requirement that all EU governments submit periodically to closer joint scrutiny of their economic performance (article 103).

Nor is there anything in the latest papers to support the charge that, ontside Emu. Britain might still be subject to the rules of the single currency club. The only sanction the EU could use against a recalcitrant British administration would be to make public its nuclear weapon. Mr Clarke's performance yesterday may not count as his most elegant yet. But his opponents failed to land a blow. For the sceptics, this is

not the point. Mr Major's government bangs by the slenderest of threads. They have a powerful lever over the prime minister. They see in Emn a fundamental threat to the sovereignty of parliament. That must take precedence over both the facts of the present controversy and over loyalty to the prime minister. The pro-European Mr Clarke is seen as the fundamental obstacle to their ambition of standing aside from a single cur-

One imagines Labour is already known about the congratulating itself richly on all this. The Budget bas been overshadowed and the

tied by the notion that the vative party reopened. Mr proposed fiscal stability pact Major, conspicuously absent for Emn nations would during Mr Clarke's stateinvolve fines on those ment, has suffered the indignations running excessive nity of a dressing-down budget deficits. Yet the pro- from the officers of the 1922 vision has always been there Committee of Tory hackbench MPs. Not bad for a week's work. And a fair objective, you might think, for a party fighting for power after 17 years in the wildnerness.

Blair has asked himself what price he will pay for such tactical manouevres if Labour wins the election. His party, after all, says It is enthusiastic about a single currency. Gordon Brown, the shadow chancellor, claims to be as committed a European as Mr Clarke. As criticisms. This is bardly a far I can see, Mr Brown bas no particular quarrel with the chancellor's present negotiating stance.

In office, Labonr would learn pretty quickly that conducting a sensible debate is rather harder than scor ing political points. Mr Blair hoasts be would return Britain to the centre of European infinence. To do so, he would need allies in other parties, not least Mr Clarke. We have reached the stage where a policy of sepsible engagement in Europe will be possible only with a prime minister imaginative enongb to mobilise the cross-party majority in favour of such a course.

to young workers By Robert Taylor, Employment Edito

Some profess to be star- divisions within the Conser-Employers prefer to recruit young people than anybody over the age over 50 who has taken early retirement, says a survey published yesterday by the independent institute for Employment Studies. "Although some people welcome early retirement, many placed in this position

losing out

still want or need to work, said Ms Sally Dench, the 1 wonder, though, if Mr author of the report. "There seems to be an assumption as people reach a certain age they become less attached to work, have less to contribute and have less need to earn an incom "This is frequently not the case; many older people are strongly attached to their work." Mr Richard Worsley, director of the Carnegie Third Age Foundation, a pressure group championing the

carefully about the advice given to those leaving may be seen as a "wasted

employment early." The study covered a sam ple of 1.012 people who had taken early retirement since 1991 from seven large organisations, including three in the public sector. It presents

cause of older workers that

commissioned the study,

sald: "The research shows

how employers need to think

a disturbing picture of what

resource" While 47 per cent said they had looked for another job, only half of them had found

Philip Stephens one that satisfied them.



Citizens First comes last

expense.

with the target of Till By Emma Tucker in Brussels

N 114 124 2 Fears of provoking another given high-profile billing in Eurosceptic outburst in virtually all other EU states Britain have prompted European Union officials in the adverts as well as billboards UK virtually to blank out informing people where to "s daughter sough their own campaign to telephone for practical inforinform people about their mation. rights in the single market. Europe that a simple infor-

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surrounding Britain's role in sheets on everything from ple practical things such as the fact that they no longer under single market back

need to change their driver's lation, EU citizens can work be one press conference in licence when living in wherever they like in the London. "We thought it was

Citizens First - is being Ecu24m, (\$30.7m) is designed. to belp people overcome such difficulties. The campaign is to be with television and radio launched in Brussels today by Mr Mario Monti, the commissioner for the single mar-

The campaign - known as

ket, followed by launches in These will be accompanied all the member states. In So great is the sensitivity by widely available fact Spain, the Spanish prime

another EU country, is con- Union. However, seeking not worth running the risk work across frontiers is com- of provoking an outburst of

sldered too controversial to air widely. "This is Britain's new McCarthyism," commented one EU diplomat.

plicated, often because of the Euroscepticism by putting need to plug into local tax large adverts up so near to a general election," said a and social security regimes. The campaign, which lasts commission official.



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TECHNOLOGY

the universe everexpanding, or will Big Bang - generally accepted as the way it all began - eventually be followed by a Big Crunch? None of us will be around to find out, but that is not stopping scientists from trying to answer the question. And some important clues may come from an unlikely location - a laboratory under 1,500m of solid rock.

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At the Gran Sasso Underground Laboratory west of Rome, Germany's Max Planck Institute for Nuclear Physics is using the inherently low radiation background to determine if subatomic particles called neutrinos have mass. If they do, their density could be a piece of the puzzle in explaining dark matter.

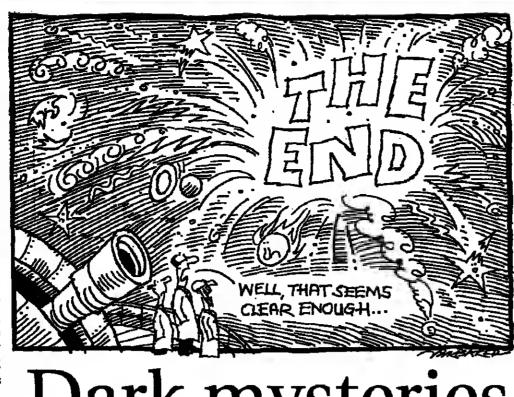
As the name suggests, dark matter is invisible to the naked eye, but its gravitational forces are evident from how galaxies rotate on their axes and orbit one another. Even after the Hubble Space Telescope's recent discoveries of more than 40bn galaxies. estimates are that at least 90 per cent of matter in the universe is nnseen

That is more than enough missing matter to determine whether the universe is everaxpanding or will eventually collapse. If the dark matter is sufficiently dense, scientists believe, the initial force from Big Bang will not be enough to prevent the universe from crushing down on ltself.

Explanations for dark matter composition and existence include: baryonic (or ordinary) matter in the form of Machos (Massive Astrophysical Compact Halo Objects: which are Jupitersized planets, hurnt-out stars and brown dwarf stars too small to ignite; Black Holes; and non-baryonic or subatomic matter, including particles such as Wimps (Weakly Interactive Massive Particles).

Wimps and black holes remain theoretical. But nentrinos have been proven to exist since the mid-1950s. And even though a neutrino might be a thousand times lighter than a single electron, their sheer numbers could account for a significant amount of non-barvonic dark matter.

"After the Big Bang when the first elements were formed, we know how much baryonic dark matter formed and can be in the universe," says Hans Klandor-Kleingrothaus, the Gran Sasso experiment's director, "But we need more matter to understand the dynamics of galaxies and the inflation of the universe. There will never he enough baryonic experiment's very low backdark matter to explain the behav- ground rates and the researchers lour of galaxy rotation. So we could determine the neutrino's need something non-baryonic,"



Dark mysteries

Scientists at an underground laboratory are seeking clues to the fate of the universe, says Bruce Dorminey

says Klapdor-Kleingrothaus. are not seen, but their presence For six years, the Heidelbergbased institute has been investigating the sub-electron volt range (equivalent to the charge from one electron) for the electron neutrino's mass, using five Germanium-enriched detectors

mounted in a 1sq m hlack box. The experiment marks the first time a search for dark matter has been conducted with isotopicallyenriched material. "The Kurchatov Scientific Institute in Moscow gave us the Germanium 76 in exchange for sharing in the results," says Klapdor-Kleingrothaus. "In the west, you would have to pay DM80m (£32m) for the Germanium. Our hardware for this experiment only costs DM10m plus technical costs."

Neutrinos are the by-product of the normal radioactive decay that is possible in the nuclei of 35 different isotopes. The process involves a neutron degenerating into a proton which then emits an electron and a neutrino, Faster neutrino decay signals a larger mass. If the mass is large enough, the signal of its decay would be detectable above the mass. The neutrinos themselves

is measured by a process called Double Beta decay. At present the Heidelberg-Moscow experiment for its detection is the world's most sensitive. "Now we can only say that the electron neutrino has a mass

smaller than 0.5 [of an electron volt]," says Klapdor-Kleingrothaus. "How much smaller we don't know. By contrast, a single proton is 1bn electron volts. We're talking about aomething extraordinarily tiny. But because there are so many, even on that scala it would have an effect on gravity in the universe."

eanwhile, a consortium of French research groups led by France's CNRS (National Centre for Scientific Research) has been searching for baryonic dark matter in a project called Eros (Experiment for the Research of Dark Objects). Begun two years ago using a 60cm telescope at the European Southern Observatory's La Silla installation in Chile, Eros observes stars in the Large Magellanic Cloud, a small satellite galaxy of the Milky Way. The idea is that when a passing Macbo crosses a star's line of sight it causes "gravitational

lensing" for the earthbound observer - light hends around the Macho, creating an observable brightening of the more distant star. The French team has just begun Eros II, a year-long follow-np experiment which is also at La Silla and uses a 1m telescope. Future plans call for use of a 3.6m ESO telescope at

the same site. "After three years of observing brown dwarfs, we've detected mass that accounts for no more than 20 per cent of dark matter," says Marc Lachieze-Rey, an Eros project collaborator and director of research at the CNRS's Saclay laboratory near Paris. Eros II, he

says, will try to detect a wider range of mass and prove conclusively whether or not Machos account for only a small percentage of dark matter.

As for the Heidelberg-Moscow quest, it will continue for five to 10 more years. But even if neutrinos are proven to be dark matter they would at most make up only 30 per cent of the missing material. With Machos prohably making up a further 20 per cent. that leaves researchers only halfway to solving the mysteries of dark matter, and still further from answering the big question about the fate of the universe.

Viewpoint • Ann Chambers Break the barriers to **Russian collaboration**

The cold warcreated barriers which were detrimental to scientists in both the east and west.

Even the best minds become sterile if they are isolated from fresh ideas and new techniques. A futile science and technology war was waged for more than 50 years, but now there are opportunities for knowledge exchange and joint research. In the interests of world science they should be wholeheartedly emhraced.

There are also strategic considerations, as scientific developments affect economic progress. Western investment in Russian science would help generate economic growth. And hy making firm commitments the west would ensure greater . political and economic influence in Russia.

The plight of Russian science is now familiar to us. Federal government spending on science fell 80 per cent in real terms between 1991 and 1994. Top institutes have been forced to close and rare collections are being illegally traded hy desperate scientists.

However, the most serious prohlem is the brain drain. It is estimated that between 70,000 and 90.000 scientists emigrate from Russia every year. The average age of those leaving is 31 to 45, the most creative years of a scientist's life.

After the collapse of the Soviet Union, cash seemed to be the biggest problem. George Soros, the international financier; was regarded as a hero in Russia as be seemed to be trying to . alleviate the situation single-handedly, dishing out more than \$100m by early 1994.

However worthy, his aid was a one-way process and did not substantially help to develop east-west relations.

Organisations which have ealised the potential benefits of collaboration, like the Royal Society and British Council, emphasise that It is in the world's interests to keep Russian scientists in work because of the high calibre of

individuals and because Russian and British scientific knowledge complement each other. Scientist Paul Yoxon

expresses a similar view. His joint project in the Central Forest Area in Russia has led to a fruitful exchange of information on conservation techniques. Yoxon is particularly interested in biosphere reserves, a form of designated conservation area which was effective in Russia but be also hopes to influence the Russian government's policy on conservation through passing on British experiences. Bilateral collaboration is undoubtedly valuable to both sides, even on a small scale, for

It is estimated that between 70,000 to 90,000 scientists emigrate from

Russia every year

it generates mutual trust and understanding. The London Initiative on the Russian Environment was set up to facilitate environmental sistance to Russia through the involvement of government, husiness the acadomic community, non-governmental officials and research establishments. Although Its activities have been limited because of a lack of funding on the Russian side, David Shreeve, one of the founders, is still encouraged by the thriving goodwill and interest gained from conferences and visits, Such initiatives are important as personal contact is the key to developing good relations. However, the most substantial rewards are to be reaped from multilateral collaboration and this is where the west's future efforts must be directed. With expertise and resources pooled from more nations, the potential for progress is greatly enhanced. The European Union realised

this and in 1993 set up an association to support scientific co-operation. The quality of research carried out under the

scheme has ensured its continuation until at least the end of 1996, and it is vital that it continues longer still.

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Natural resources offer opportunities for successful joint research. Lake Baikal, the world's deepest freshwater lakc. is a mique site for many fields of investigation hut, due to a lack of funds, its preservation has been threatened. A scheme involving institutions from six countries aimed at ensuring the lake's ecological survival and continuation of important research was initiated by the Limnological Institute in irkutsk.

Participants such as David Jewson of Ulster University believe that although the scheme is continually on tenterbooks, it is worthwhile because of the enormous goodwill generated. And with the scientific challenges offered by the lake, there is a common determination to continue with research on this valuable site. However, the handful of schemes in place is insufficient either to preserve Russia's precious resources or to woo its scientists back to research. Russian military specialists. particularly, have potentially dangerous knowledge and by collaborating with the west they can learn to redirect their skills and sell their know-bow. The International Science and Technology Centre, established in 1993 by the Russian Federation, Japan, the US and EU, focuses on this area so scientists can, for example. apply knowledge of chemical eapons to hlomedical fields. Scientific collaboration between Russia and the west will lead to progress in science and technology, economic growth and should also bring us closer politically, Most importantly, it offers the opportunity to get to know our neighbours. Once we get used to working together we will become indispensable to each other

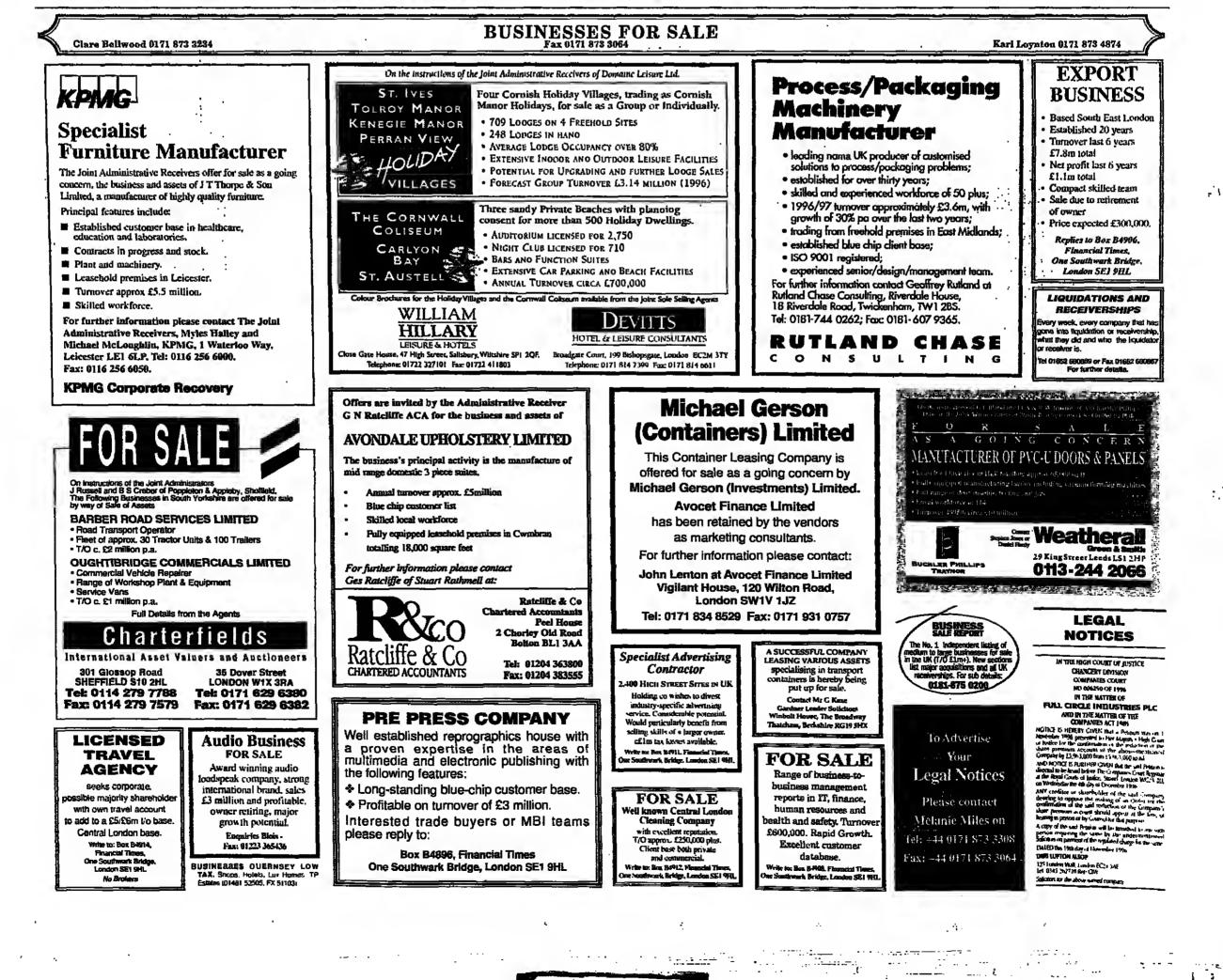
Ann Chambers is a freelance journalist, with a special interest in Russian affairs.

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Richard, 53, is no stranger to the

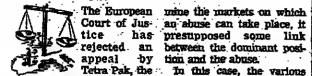
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anhers.

EUROPEAN . COURT

Court of First Instance Pak's customers in one secwhich upheld an Ecu75m (\$96m) fine imposed by the European Commission for ebuse of its dominant position contrary to European competition rules.

Tetra Pak makes cartons and carton-filling machines for packaging of liquid or semi-liquid food products. It has between 90 and 95 per cent of the aseptic markets and between 50 and 55 per cent of the non-aseptic markets. Its two closest competitors hold 27 per cent and 11 per cent.

The abuses found included the tving of non-aseptic machine sales to carton sales, and predatory pricing of non-aseptic machines and cartons.

Tetra Pak's first submis-sion concernad the finding that its activities in the nonaseptic markets, where it was not dominant, could infringe Article 86 of the. Treaty of Rome because of e link between that market and the aseptic market, in which it was dominant.

The Court of First Instance had ruled that the company's position gave it freedom of conduct on the pared with other competitors, which imposed on it a responsibility to maintain . genuine competition.

duct on a market other than the dominated market, if not intended to reinforce the position on tha dominant . market, was not covered by... Article 86.

reasoning that the responsibility imposed on dominant is a risk that competitors companies under Article 86 must be considered in the . C-333/94 P: Tetra Pak Intercircumstances of each case which shows a weakened competitive situation.

stream and the second second second

. . . .

no explicit guidance to deter-

5. J. - -

The European mine the markets on which Court of Jus- an abuse can take place, it

appeal by tion and the abuse. Tetra Pak, the in this case, the various Swedish pack materials involvad were aging com- used for packaging the same pany, against basic liquid products, a judgment of the European demonstrating that Tetra tor were at least potential customers in the other. Accordingly, the Court of First Instance had been right to apply Article 86 to Tetra

months.

ountry, has also been hit.

will remain a senior

Saint-Gobain Group,

. . . .

Are Diversion of

Pak's position and behaviour on the non-dominated, but closely associated, nonaseptic market.

Tetra Pak also argued that as Article 86(d) prohibits only tying of sales of further products or services which, by their nature or commer cial usage, have no link to one another, it could not be abusive to tie carton sales to machines with which there

ON THE MOVE was e natural link. Tha court disagreed, ruling that tied sales may be abusive even where there is Barry Ford, currently a natural link or commercial with Southcorp Holdings, usage, if the tying is not succeeds Les Cullen as

objectively justified. finance director of Nor could Tetra Pak jus-GOODMAN FIELDER, tify such restrictions in this Australasia's biggest food case on grounds of product manufacturer. liability, protection of public Professor W. Zegveld, 66, health or its own commer-L. Hermans, 45, and W. Mak, cial reputation.

Finally, the court rejected Tetra Pak's challenges to the findings of abuse by predatory pricing. The court reaffirmed its earlier case law in the Akzo non-aseptic market com-, case that sales below average variable cost were abu-

sive irrespective of motives Nederland. Jean-Gerard Claudon and that sales below average total cost were ebusive if Tetra Pak argued that con- motivated by an intention to eliminate connetitors. It also rejected Tetra Pak's. contention that such actions Beffa becomes deputy were not ebusive where

there was a reasonable pros-

pect of later recouping the vice-president of The European Court losses incurred by such upheld the junior court's sales. Predatory pricing may SAINT-GOBAIN - which sales. Predatory pricing may earlier this year gained be penalised whenever there control of Poliet - until he may be eliminated. François becomes Poliet's chief operating officer from

national SA v Commission, ECJ 5CH, November 14 1996. Although Article 86 gave BRICK COURT CHAMBERS.

BRUSSELS | M John Gavin Jr. becomes a

Revolving door notice last week. WI Carr has hit back with some at Indian broker

poaching of its own. Brian Brown has joined from Merrill Lynch to WI Carr, recently voted tha number one broker in India in an head sales for the subcontinent in Asiamoney poll, has paid the price Hong Kong, and it was announced of success with the exodus of a yesterday that Mark Baughan had series of senior personnel on the been recruited from UBS in Hong subcontinent over the last few Kong as head of research. Two new sales staff have also been recruited On the research side, the firm in Bombay. has lost four of its most experi-

Brokers say the staff volatility at enced analysts. Divesh Kumar, the WI Carr reflects a broader shortage WI Carr strategist, has joined of experienced broking talent in Daewoo Securities as head of India as the country has opened up research: Piyush Mnbayi, auto secto international houses. The result tor analyst, has moved to Lehman has been a sharp rise in salaries Brothers in Hong Kong; and Prakover the past two years, and much ash Joshi and Prasanna Somesmovement between houses.

whar, respectively petrochemicals There is no end in sight to this and banking analysts, have volatility, as WI Carr prepares decamped to Crosby Securities recruit further and new entrants to which also was recently hit by a the market continue to poach staff, bout of staff defections. Tony Tassell, Bombay Tony Tassell, Bombou The India sales team, which also

topped the Asiamoney poll for the Agco's new driver

vice-president and controller

Neil Kennedy, the firm's market Robert Rathiff, chairman of Ageo of wants to expand discount broker maker for South Asian equities in the US, one of the world's four London, has joined Peregrine Secubiggest tractor makers, is standing rities and Sanjay Shah, its senior down from his additional role at the company of chief executive. dealer in Bombay, has shifted across to Morgan Stanley. Punit This job is being taken by Jean- He will become chairman as well Khanna, sales representative in Pierre Richard, who joins Agco as chief executive when Richard

OF DATA GENERAL CORPORATION, the US computer manufacturer. Robert McBride, the previous controller, takes the role of treasurer. William Salter, 53, president - hardlines succeeds Marvin Stern, 60. as president - home stores at SEARS ROEBUCK, the US 49, join the supervisory board of KPN, the privatised retail group. The move, which gives Salter Dutch posts and telecoms responsibility for the company's off-the-mail utility. They are respectively stores, coincides with a conomics professor at the reorganisation of the Amsterdam Free University; Queen's Commissioner in department stores arm Friesland; and managing where Robert Mettler, 56, is director of Banque de Suez promoted to the new position of president merchandising. Paul Walters, e former succeeds Jean-Louis Beffa as chairman of the supervisory president of Canada's largest discount chain Zellers, has board of Poliet, the French been appointed chief building materials company, executive of SEARS chairman, while Claudon CANADA, the country's second-biggest department store chain, and will become chairman in January on the retirement of Russ Davis. Walters, 42, replaces Don retires on July 1, 1998. Emile Shaffer who is returning to the US parent. Jim Clifford, former vice-president finance, rises to president January 1, president and chief executive designate, and chief operating officer. and senior vice-president of CAPITAL ALLIANCE, the South African financial services group set up by .

from Old Mutual, the country's largest life assurer, as chief executive of its asset management subsidiary. Shapiro was previously portfolio adviser to the OLD MUTUAL South Africa Trust, e UK-listed vehicle which concentrates on smaller industrial and financial stocks. Peter Linley, a nine-year Old Mutual veteran, is promoted to take Shapiro's place. Gerhard Full is to succes Hans Meinhardt as management board chairman of LINDE, the German engineering group, from May next year, when Meinhardt will be put forward for election as supervisory board chairman Valere Cross, chief executive of Fortis Belgium, is relinquishing his executive duties at the Dutch/Belgian insurance and banking group from the end of the year. Croes will remain e director of Fortis AG and e member of its supervisory board. Herman, Verwilst, 49, currently management committee chairman at ASLK-CGER Bank, succeeds him. Mendy Erad, 47, managing director of Clal Electronic Industries and a director of

Mzilikazi Khumalo, has

poached Arnold Shapiro

Sciter since 1995, succeeds John Georges as vicechairman of the SCITEX CORPORATION board. Bruce Harrison becomes president of IRIS GRAPHICS, a Scitex subsidiary, succeeding Bernard Segaloff who is retiring et year end. Peter Mihatsch, a board member of Mannesmann, the German conglomerate, becomes management board chairman at DBKOM, the elecoms division of Deutsche Bahn, the railway company in which Mannesmann has e significant stake. John Fairfax, chairman of Rural Press, joins the board of Australia's WESTPAC **BANKING from December 5** E Gabriele Falco, chairman of BMW Italia, becomes the first Italian to join the executive board of BMW, when he takes responsibility in February for sales throughout non-German speaking Europe. Thomas Sturgess has resigned as chairman. president and chief executive of UNITED STATIONERS, the largest wholesaler of busines products in the US, but will. remain a director. Frederick Hegi Jr. succeeds him on an interim basis.

Hong Kong, also handed in his from the job of president and chief Thomson retires early in 1998. executive of the Tennessee-based Insitufoam Technologies, a big sup-Toronto Dominion, Canada's fifth largest bank, is now the plier of underground piping world's third biggest discount broker and Baillie has his eye on the

top spot. His main targets outside North America will be Australia, tractor business. Prior to joining Insitufoam in 1993 he was presi-Britain and several Asian coun-

Baillie believes that discount bro-Ferguson, the US tractor company bought by Agco as part of its drive kerage, mutual funds (unit trusts) to become a member of the hig four and other non-traditional banking businesses hold the key to future tractor makers - which also include John Deere and Case of the growth. A Harvard MBA, Baillie joined

Toronto Dominion in 1964 and left The Atlanta-based Agco was set up in 1990 by Ratliff, 65, a highly in 1969 for a three-year stint in the experienced farm machinery execumutual fund business. He returned tive who has stewarded the compain 1972 to head Toronto Dominion's ny's growth mainly through a pol-US division and became executive vice-president of investment bankicy of buying up other companies. ing before stepping up to president in 1995. "Twe got six to eight years Peter Marsh, London to make a real impact," he says.

"But I don't see a merger with Charles Baillie, 57, who takes over another big bank within that as chief executive of Toronto period." Dominion Bank on February 1,

Robert Gibbens, Montreal

age beyond North America once Goulding goes home the bank has fully digested the US\$501m acquisition of Water-Marrack Goulding, the highest ranking British official in the house investor Services in the US. United Nations secretariat, is to such a senior level. succeed Lord Dahrendorf as head

Zealand.

market and operate

outside the US. He was

research, to return to

employer, HSBC James

BANK OF AUSTRALIA,

Ian Macfarlane rose to

governor in September.

QATAR GENERAL

PETROLEUM

Vousef Hussein Kamal, an

under-secretary at the Doha

ministry of finance, has been

appointed vice-chairman of

CORPORATION, Abdullah

...

London and his old

markets strategist.

of St Antony's College, Oxford, one of the leading centres for the study of international relations in Europe.

13

The college elected him earlier this month, but the announcement was delayed at his request until after last week's vote on e second term for the incumbent UN secretary-general, Boutros Boutros Ghall. Goulding - who had previ-ously applied for the headship of two other Oxford colleges, as well as London's School of Oriental and African Studies - did not want his departure to look like a vote of no confidence in his boss.

As under-secretary general for political affairs, and before that for peacekeeping, Goulding, a former British ambassador to Angola, has been one of the most influential UN officials in the most turbulent decade of its history.

Margaret Thatcher, then British prime minister, intervened personally to secure his appointment when Sir Brian Urquhart, the "father of peacekeeping" retired in 1985. Times have changed since then and it is far from certain the UK will be able to insist on replacing him with another Briton at

Edward Mortimer

bin Hamad al-Attivab, the Michael Walls joins BZW. the investment banking arm energy and industry minister, remains chairman of Barclays Bank of the UK, as managing director of and managing director. investment banking, New E Ghazi Abdel Jawad has resigned as general manage Christopher Iggo rises to of GULF INTERNATIONAL chief economist of BZW SECURITIES in New York. Will Glasgow has been named president and chief BANK, which belongs to the six member nations of the **Gulf Co-operation Council.** Jewad, who has held the executive of the CELLNET/ post since 1984, becomes an **BECHTEL** joint venture to executive director of the Arah Banking Corporation, from February 1. CellNet's telecom system Alain Louvel has been previously co-chairman of appointed chairman of Shaw, Glasgow & Co., e US venture capital firm. PARIBAS Bank of Canada. Edward Speal becom Geoffrey Dennis has left president and chief BEAR, STEARNS in New executive. York, where he was head of Robert Cheng has been emerging markets equity appointed Dublin-based vice-president and managing director for Europe, the Middle East and Africa, by Capel, as global emerging GATEWAY 2000, the **US-based** personal E Steve Grenville has been computers direct sales named one of two deputy group. governors at the RESERVE International filling the vacancy left when appointments

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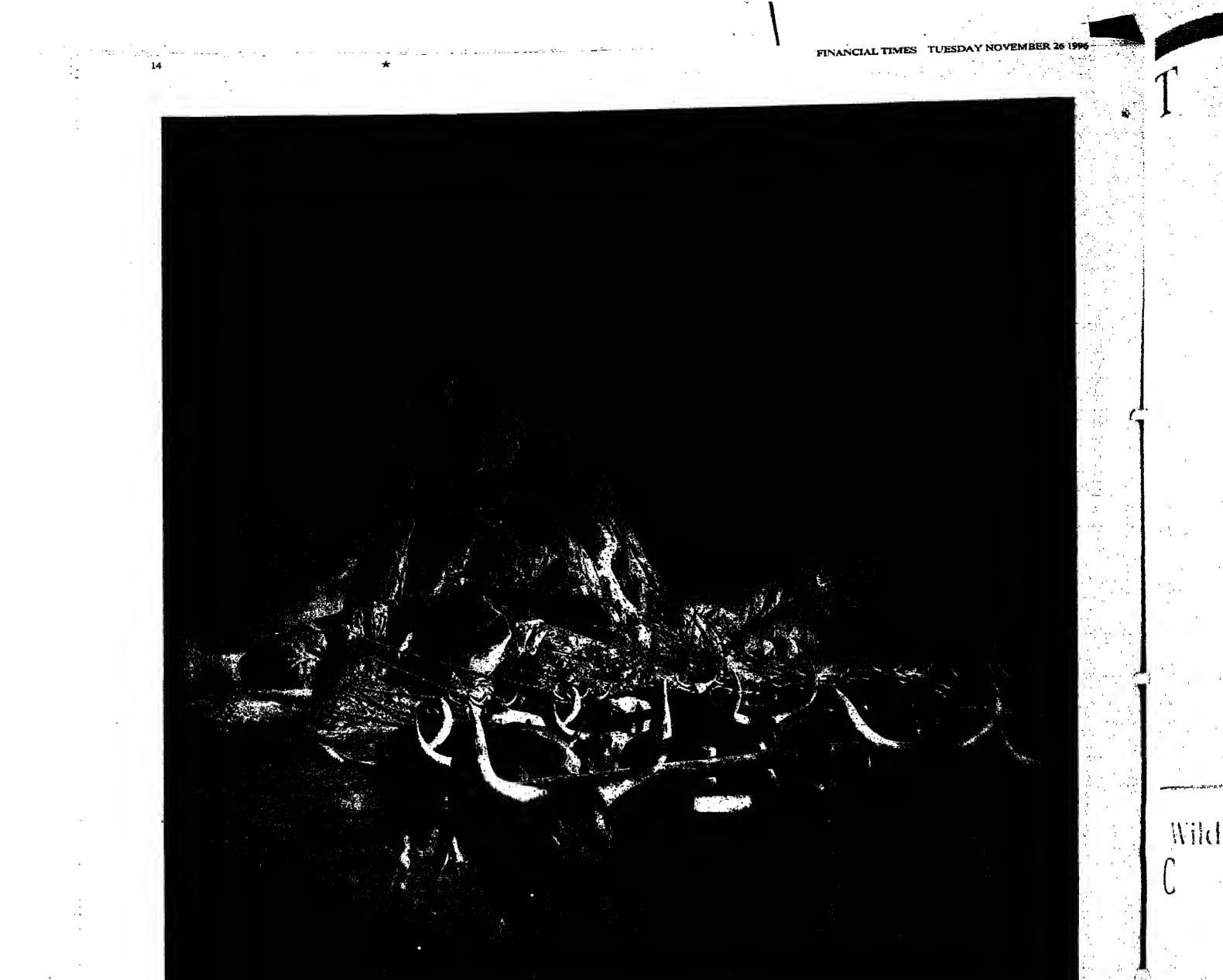
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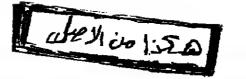
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he more we look back er the painting of the 20th century, the more the old, easy critical certainties of status, influence and succession fall away and tha more complex the picture becomes. This is particularly true of American painting.

and a start of the second s

* ***** * *

By the end of the 1960s, the view was well established that there was no serious American painting before it suddenly appeared in New York around 1950. This theory was put forward by an energetic American cultural diplomacy, propounded by critics such as Clement Greenberg, encouraged, we now know, by the CIA, and even now sustained by the international mar-

Not that there was nothing of quality in the work of the 1956s and '60s from what came to ba known as the New York School of Abstract Expressionism, and its successors - Rothko, Pollock, de Kooning, Johns, Rauschenberg, Stella, Louis, Noland and their chums. But its instantaneous and unquestioned pre-eminence, even within the context of American painting itself, let alone internationally, was always a nonsense.

By the end of the 1970s as the importance of the early work by these latter-day masters - and their early infinences - was finally recognised. this nonsense : was being questioned. The truly American context of their work, however, was still fudged. These artists were still seen as a generation newly-arrived and having-it-both-ways, rejecting the European tradition

that formed them to produce for -- Overlooked by critical orthodoxy; 'Ship and Sailors' by Balston Crawford the first time a truly American art. A recent major survey of 20th-century American painting even wentas its founding father. Such are the narrow snobberies of prevenance a a

beyond that orthodoxy takes on an -

importance quite disproportionate to its actual size or scope. The, but then we easily forget just how small but substantial show now at i secent the cult of the vast canvas the Grane Kalman Gallery makes city. They are none the less authori- the architectural reference. Would the point admirably

strain in American painting, com- Arthur Dove, Stuart Davis, Buring ont of Impressionism and Expressionism with artists such as Sloan, Bellows, Marsh or Hopper, Rather it looks to the self-con-scious Modernism of the inter-war the abstract - and pear-abstract developments of Chillin and Constructivising Dada and Surrealism. Picasso and Leger, Miró and Kan-

goyne Diller, Charles Sheeler - if only by an often invidious and was to come.

Myth of the miracle birth Any extention which looks William Packer on the spontaneous combustion theory of US painting mal painting, and all ths more interesting for never ahandoning where does Rothko stand in relation to Dove, or Newman to Diller? The less-familiar names, at least patronising comparison with what to me, are no less interesting and convincing - Charles Shaw. with

imitation. Indeed to an English or

mere followers and second-raters,

The fact is that a truly indigenous school of modern painting, far from having to await a miraculous birth and an authorising visitation by Clement Greenberg soms time around 1950, was already well established in America long before the war. And it, in its turn, had followed upon American example established long before that. Even more to the point, here are the very artists against whom those incipient abstract expressionists would have measured themselves as young artists in the 1930s and

hut simply artists of their time.

Dynamic Innovation." Indeed.

even while the younger artists they taught or with whom they showed were enjoying conspicuous success was cynical, arbitrary and unfair. It would seem that in America at last some critical recompense is being made. Retrospective studies of some of the major figures are in train or have lately taken place. The critic, Carter Ratcliff, who has contributed to the catalogue of the Crane Kalman exhibition, written of "1930s American Abstract Painting, An Overlooked Period of

American Modernism 1920-45: Crans Kalman Gallery, 178 Bromp Huddersfield Music Festival

Navel-gazing Stockhausen

ith the weather were famous examples of his only slightly pre-Licht music. The 1956 worse than usual, the annual Hnddersfield Contemporary Music Festival is in full swing again. There is really nothing like it in the though Michael Berkeley has revived the Cheltenham Festival as a new-music showcase, that is much less specialised - - and it happens in July.

OF

Huddersfield is for the intrepid. As usual there are many dedicated music students and budding composers from various countries.

At weekends the concerts go on from mid-morning to late evening, and there are spe-cial exhibits of established composers: this past weekend Stockhausen, Sofia Gubaidulina and the Franco-American Betsy Jolas, all of whom were present, and next weekend the late Morton Feldman. Plenty of room is left for other music, not to mention music theatre, films and what have you. The Stockhausen exhibit was the largest, comprising a dozen works plus e film about his 1995 "Helicopter String Quartet", and It was

worrying. Like virtually everything he has composed since 1977, the "Helicopter" piece is to be a part of one of the seven operas of his grandiose, visionary Licht cycle. We heard several such fragsolos or duets for his close colleagues Kathinka Pasveer ler with electronics

Theatre/Simon Reade

Suicide thwarted

Il Things Considered rewired for the first time in is a new old-fashhalf a century,

dinsky, but happy and self-confiemerges as the more subtle, com- European eye there is to his work 1940s, for they were well enough ton Road SW3, mtil December 6: ioned play commis-Besides all the clever dent enough to get on with it in its plex and, to put it blimitly, the bet- more than a little of Wadsworth, own way, a set of the painter. So too with Sheeler, a Nash or Helion. The true point is known sponsored by Trans Euro Worldsioned by impresapoint-scoring about the eth-. Their subsequent critical eclipse rio, Michael Codron, directed wide Movers. ics of selfish suicide, Brown by Theatre of Comedy direcpanders to chauvinist prejutor, Alan Strachan, and dices without the saving **Pop/Antony Thorncroft** championed by Alan Ayckrust Simon Rattla to Concert to satisfy believers in the grace of fashionable detachturn ta single conlong-breathed Wagnerlan bourn. So it is a surprise ment. There is an English tradition, but Its open-hearcert.into .a major that amongst these mature don who impregnates female Wild night turns tame Rattle tion that marks any step tedness would be difficult to hesvyweights, the playstudents, an American acaresist. Somehow there wright Ben Brown is an affademic nymphomaniac, a deptackles ross-over artists up and running with erations, of happy Esterns enough to draw the great are tricky custom. "Conga", which has the rush enlarged on the grant and the good of the arts ers - their music is of a ton of tequila. All the screens; you try to swallow world to his Barbican con-APT - 1099seemed to be more special ble writer in his late 20s. uty editor of the Guardian's Brown tackles the potenmoments than usual. like Women's Page who writes tial of suicide. A professor of the other-worldly twist of about female orgasms, and a ers - their music is of a ton of tequila. All the screens; you try to swallow designed to appeal excitement of the music, the the marriage guidance takes; Parsifal philosophy is attempting to harmony as Gurnemanz dowdy librarian whose love apply his ethics. He sits at for the professor is unrecert last Friday. recognises the holy spear or driving teries of fans. ecstas ID THE B outed. Such marvellously spontaneous anointing of Parsifal. plastic bag on his head, Often, with bland compro- steady rhythm of three daughter is handed up on conduct his first Wagner twice, casually, dubbed Mozart, to unbattoned Beethoven, and recently to mises, they end op making drummers, the exotica, the. stage to be crooned over. about to swallow an overopera, when hs goes to Robert Lloyd's lyrical bass "bitch" by the men. These Amsterdam for Parsiful with the Netherlands Opera, and dose of sleeping tablets with stereotypical attitudes are you feel confused and, well, passion, the animalism. with "Along came you" her sensibly rode on the orchestral sound, rather than try-Bruckner and Wagner. a tumbler of whisky - when comes through. It promises critical reputation 'just cross. Gloria Estefan, an not quoted ironically hut American - Cuban who to be one wild night in north melted away. this Barbican programme It was good sense to test ing to punch through it, a a voice on the answer-phone derived from a discredited Almost as bad were an the Wagnerian waters with boulevard genre. You know wowed the Latin community ' west London. was s chance to sample what compassionate Gurnemanz, interrupts: "Hi, David! How's in Miami before conquering A 11 it might be like in advance. his own City of Birmingham intrusion of a trio of Cuban close cousin in worldly wislife?" Tragi-comic juxtaposithat when the tame line, After a less than magical dom to Hans Sachs. For a the world, is perhaps the Tt is not. As soon as dancers who looked like Orchestra. Rattle's Parsifol, tion, compounded hy word-"who believes in God these st least here with the CBSO, supreme example, so appar-Estefan awitches to graduates of the Lionel Blair performance of the Prelude sure and well-produced Wagplay, is Brown's chief skill. days?" prompts the entrance English, to her soupy to Act 1 (the Barbican acouscharacteristically had his of a chaplain. ently universal in appeal School of Dancing. Amaznerian tenor, if not actively A stream of colleagues hallads, the mood ingly the attempts at ethnic stamp on every bar. He has heroic, Poul Elming is withtic is a world away from that she got to open the pour through the professor's Brown can write intelli-Atlanta . She prog changes. In two hours she ity seemed hogus. Estefan ressed to Wembley Arena at. moves effortlessly between . was fine when she kept to the time and the rapport Bayreuth), we had Act 3 out a rival at the moment. door, thwarting his efforts gently and clearly knows his with his own players to complets, well rehearsed, but his Parsifal failed to with their own humdrum dramaturgy. But why such a the sublime and the sick one vocal tradition - the work at the sound he wants anxieties, their entrances the weekend. with good acloists and a project any specific response young man should be writ-She certainly comes on bag, from the mass romp of Latin, in songs of the patrito the text or character. wholehearted, if untidy, cho-(though some of the big chounwittingly preventing his ing a mid-life crisis play ral passages were rendered quite congested in this hall) exit. His mother's recent rather than sophistleated like a star - transported to "Yon'll bs mine (party otic heart, like "Mi tierra", rus of male voices. Wolfgang Schöne sang tims)" in which Wenhley and in party stompers, like approached an illegal cabana. "Turn the beat around" and the stage in a draped pod Rattls has come a long Amfortas with sturdy, long funeral, the publication of yonthful satire, say, is not a way in the music be wants and to bring the music alive approached an illegal cabana. philosophical question but a vocal lines, until he started his final hook. Motters of which glides over the sudience before depositing her in on pay night, to scenes of the ebullient encore. When to perform. A conductor who phrase by phrase. to bark, more like a Kling-Life and Death (coinciding psychological conundrum inexcusable tweeness. This was flexibla Wagner, sor, near the end. All three of the kind lacking in this the midst of an encouragshe tried to embrace human mads his name primarily in with the launch of his ex-The problem apparently is . ity she came across as a 39the 20th-century repertoire, now impassioned, now subare due to be in Amsterdam wife's scurrilous autoblograingly large ensemble of peremotionally dry drama. declaring that he had not cussionists, brass players, a long and happy marriage year-old Spanish mother siding, now glowing with with Rattls in January. phy), his dog, Plato, conve grown up with the Austroand backing singers, the necradiance. One longs to hear niently put down, he has At the McCarthy Studio, to hushand and manager who has kept a trim figure essary trappings of a Emilio Estefan. You can just hut who regrets her wild full-hlown Latin band. about take the family snap- youth. Very much a Sharish **Richard Fairman** chosen the eve of his 50th German classics has been Rattle's Tristan und Isolde. Stephen Joseph Theatre, Scarborongh, until Decempatient in choosing his Perhaps the performance birthday to die - the very omelette, good in parts. moment to progress to some was too immersed in feeling Sponsored by Hoechst. ber 14 (01723-370541). And immediately we are shots, going back many ganday his rooms are being to the public; to Jan 21 with conductor Andrew Davis and Crafts Council to produce double-bass player perform works by Plazolla; 8.45pm; Nov 27 exhibition of works by the Finnish WORLD SERVICE violinist Dmitri Sitkovetsky creative, affordable and functional Whitney Museum of American contemporary artist Slija BBC for Europe can be perform works by Elgar, Bax and Rantanen. Her starting point is domestic tableware. Pieces Art Tel: 1-212-570-3600 INTERNATIONAL received in western Europe on medium wave Bruch. Part of the European Breuer'a Whitney: an Anniversary Exhibition In the figurative, but she thinks that the includs a candleholder, a VALENCIA Festival of Orchestral Work: subject usually improves with champaone flute and a parmesan 648 kHZ (463m) grater. All tha work is available for reduction, resulting in a mixture Lobby Gallery: presented on the CONCERT 8.30pm: Nov 27 between figurative and abstract Palau de la Música purchase; from Nov 27 to Apr 2 occasion of the 30th anniversary, Congressos Tel: 34-6-3375020 Sinfonia Helvética: with art. Rantanen chooses to paint of the opening of the Museum's COPENHAGEN EUROPEAN Marcel Brever building, this man-made objects, artefacts, OPERA conductor Grzegorg Nowak and pianist Kristian Zimerman perform exhibition explores the London Coliseum Tel: CONCERT rather than nature; to Dec 8 CABLE Tivoli Concert Hall Tel: 45-33 15 44-171-8360111 programme, design and reception of Breuer'a Whitney; to Dec 8 AND SATELLITE works by Rossini, Mendelssohn and Brahms; 8.15pm; Nov 27 OPERA Die Soldaten: by Zimmermann. 10 01 BUSINESS TV Opera House Tel: 358-9-403021 Danish National Radio Conducted by Eloar Howarth. performed by the English National Opera. Soloists include Lisa (Central European Time) Il Barbiere di Siviglia: by Rossini. Conducted by Kari Tikka Symphony Orchestrac with PARIS conductor Kurt Sanderling WASHINGTON CONCERT perform Bruckner'a Symphony and performed by the Finnish Saffer and Jan Opalach; 8pm; MONDAY TO FRIDAY ■ AMSTERDAM Théâtre des Champe-Elysées EXHIBITION Nov 28 No.7 in E major; 8pm; Nov 28 Opera. Soloists include Klas Royal Opera House - Covent Tel: 33-1 49 52 50 50 Hedlund, Jukka Romu and Riikka. Corcoran Gallery of Art Tel: **NBC/Super Channel:** Garden Tel: 44-171-2129234 CONCERT DANCE . Hakola; 7pm; Nov 28 Ensemble Orchestral de Paris: 1-202-638-3211 Det Kongelige Teater Tel: 45-33 Don Giovanni: by Mozart, with conductor Jean-Jacques The Moscow Studio Concertgebouw Tel: 07.00 Conducted by David Syrus, Kantorow, violinist Julian Rachlin 31-20-6718345 69 69 69 1991-1995 - New Russian FT Business Morning LONDON Moscow Chamber Orchestra: performed by the Royal Opera. Soloists include Christine Brewer, Hamlet: a choreography by and planist Jonathan Gilad Printmaking: this exhibition with conductor Constantine CONCERT Peter Schaufuss to music by Sort perform works by Mozart en presents a broad spectrum of 10.00 Barbican Hall Tel: Solveig Kringelborn and Christiane Oetze; 7pm; Nov 27, 29 Sol and Langgaard, performed by the Royal Danish Ballet and the European Money Wheel Orbelian and planist Karin Mendelssohn; 8.30pm; Nov 27 ideas expressed through 44-171-6384141 printmaking, by contemporary Lechner perform works by Nonstop live coverage Royal Theatre Orchestra; 8pm; Academy of St Martin in the EXHIBITION until 15.00 of European artists working today in the former Prokofiev, Shostakovich and Fields: with conductor Neville Centre Georges Pompidou Tel: Soviet Union; from Nov 27 to Dec Nov 27, 28 Tchaikovsky; 8.15pm; Nov 28 NEW YORK business and the Marriner and planist Alfred 33-1-44 78 12 33 30 financial markets La Photographie Brendel perform Beethoven'a **EXHIBITION** EXHIBITION FRANKFURT Symphony No.7 in A, Op.92 and MOMA - Museum of Modern Contemporaine Dans les Riiksmuseum Tel: 17.30 Piano Concerto No.5 (Emperor); Art, New York Tsi: Collections Nationales: exhibition Financial Times Business 31-20-6732121 DANCE CONCERT Jahrhunderthalle Hoechst Tel: 7.30pm; Nov 29 1-212-708-9400 featuring photographs by The display of power: this Tonlaht 49-69-3601240 ... Royal Festival Hall Tel: Jasper Johns: A Retrospective: contemporary artists such as Tonhalle Tel: 41-1-2063434 exhibition features costumes and Rambert Dance Company, textile from the 18th and 19th 44-171-9604242 this retrospective exhibition Christian Boltanski, Alain Tonhalle-Orchester: with CNBC: BBC Concert Orchestra: with devoted to the work of the Fleischer, Annette Messager, Jun conductor Gennady century showing signs of power London: perform Jiri Kylian's Petite Mort to music by Mozart. conductor José Serebrier, violinist American artist Jasper Johns Shiraoka, Helmut Newton, and Rozhdestvensky and violinist 08.30 and status. Among tha objects is Sasha Rozhdestvensky perform a christening robe worn by Christopher Bruce's Swan Song Tasmin Little and soprano Carole spans four decades of artistic others; from Nov 27 to Mar 31 Squawk Box achievement, from his early to music by Chambon, and Farley perform works by Mozart, works by Britten, Glazunov and Princess Wilhelmina, Princess Rooster to music by the Rolling paintings of flags and targets to Juliana, Princess Beatrix and Schubert, Bruch, Faure, Shostakovich; 7.30pm; Nov 27 10.00 ROME Canteloube and Bizet; 7.30pm; Prince Willem-Alexander; to Mar 2 Stones; 8pm; Nov 29, 30 tha recent densely lavered European Money Wheel CONCERT canvases that probe the whole of Nov 27 Listing compiled and supplied his career. Drawn from public and Accademia Nazionale di Santa by ArtBase The International 18.00 HELSINKI ATHENS Arts Database, Amsterdam, The EXHIBITION . private collections throughout the Cecilia Tel: 39-6-3611064 Financial Times Business Netherlands. Copyright 1996. All EXHIBITION : Victoria & Albert Museum Tel: world, the exhibition comprises Gidon Kremer, Per Ama CONCERT Toniaht 44-171-9388500 some 225 paintings, works on Glorvigen, Vadim Sakharov and Athens Concert Hall Tel: Amos Anderson Art Museum rights reserved. Tel: 358-9-640221 Living Silver: a display of 21 paper, and sculptures, including Alois Posch: the violinist, Tel: 31 20 664 6441. E-mail: 30-1-7282333 silversmiths commissioned by tha recent work never before abown Silja Rantanen - Good places: bandoneon-player, planist and BBC Symphony Orchestra: artbase@pl.net

tronic masterpiece, echoing around the Huddersfield Town Hall; the groundhreaking Klovierstück X . British musical calendar; completed in 1961; and the intricately organised two-piano, 75-minute Mantra from 1971 (superbly delivered by Ellen Corver and Sepp Grotenhuse: less fierce than the Kontarsky brothers used to sound in it, but accurate, elegantly witty and playful) all these retain the kick of radical inspiration.

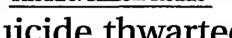
Gesang der Junglinge, widely

held to be the first real elec-

comparison the Licht spin-offs often sounded like indulgent, sterile experi-ments. Stockhausen used a whole lecture to tell us how brilliant it was of him to have reduced melodic formulae from Licht to microtonal intervals, playable only by his virtuoso colleagues. We cocked our ears to discern the results, in Xi and Ypsilon: tiny, keening glissandi, artfully coloured, punctuated by heavy hreathing and clicking keys, with arch gestures and poses. Expressive chiafly of

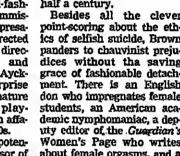
navel-gazing, 1 thought. Stockhausen's other recent vein, the strange, quasi-tonal music that began with his Zodiac pieces in 1975, seems far more fruitful and attractive. But it is much too soon to make up one's mind about this 68-year-old maverick: at the very least, we had better wait for the completion of Licht, early in the next mil-

David Murray



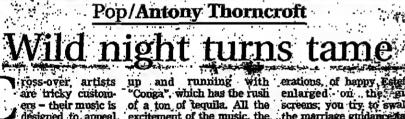
ments, mostly arranged as and Suzanne Stephens and his son Markus (respectively flute, clarinets and trumpet)

On the other hand, there



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generation, sophisticated and cos- example, the more substantial a George Morris with solid, indus-mopolitan, clearly well sware of painter he becomes, so much more trial, Leger-like Abstraction. Relthan the mere-ground-breaker for ston Crawford too, with his marine Popart of the conventional story, and dock-side imagery, loeks Could Jasper Johns have done plainly at Leger, yet in no sense of withont him? It is Davis who



These paintings are not large, true pioneer of hard-edge and mini- not that these Americans were

The more we see of Davis, for his acute variations upon Cultism. example, the more substantial a George Morris with solid, indus-

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COMMENT & ANALYSIS

A dream of a Budget

If the chancellor wants to avoid the mistakes of his predecessors, he should announce a tighter fiscal position and an independent Bank of England

every commentator is a Walter Mitty. My fantasy is being Kenneth Clarke on Budget day. What would I ay? Something like this.

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This Budget is likely to be my last, quite probably the last by a Conservative

chancellor for some years. "In framing it, I have remembered that in each of the last three decades the economy has overheated. On each occasion, a Conservative chancellor was in the economy fails to meet. charge. On each occasion. the British people have paid tainably swift declines in the price in inflation, instability and unemployment. "It is my duty to prevent and inflation.

this from happening now will to help ensure it will inst hispen again. For this resting, the standard of the fol-instant standard of the standard

the second and a second at the · Second, a Turther tight-

ening of fiscal-policy. "Let me explain the back-

ground to these decisions. You expect me to boast about the world-beating performance of the British economy. I will disappoint you. True, we have introduced important reforms of ownership, pensions and control over public spending. The party opposite bas en forced to accept almost all of these. Our continental European partners will, too. "Yet the UK's performance has not been decisively superior to those of our neighbours: between 1986 and 1990, UK gross domeetic product grew at the average rate of the European Union - 3.3 per cent e year. Between 1991 and 1995, it grew even more slowly than the EU average - 1.2 per cent as against 1.4 per cent.

"The recent growth must be set against the recession of the early 1990s. That was caused by the overheating of the late 1980s. This in turn, followed the embarrassingly vainglorious epi-

sods of the British miracle' reinforcee the role of the Bank represent signifi- many years. I hope this "Thosa who refuse to the exchange rate in lower cant changes for the better. ing inflation, exacerbating learn from history are conthe burden on industries demned to repeat it. Each subject to international time we promise ourselves to do better next time. Each competition. "This is not ancient histime wa fail.

"The story begins with tory. It is beginning to hapexcessive growth in money pen again now. and credit, fuelled by tax "Consider the recent picture: broad money growing cuts and soaring asset

faster than in any other prices. This generates rapid growth in demand, which member of the Group of the short-term capacity of Sevan industrial countries: the largest monthly fall in unemployment since Decem-The symptoms are unsusber 1994; house prices rising unemployment, deterioraat an annual rate of over 7 per cent; and the volume of tion in the external balance retail sales growing at 4 per

"Expectations of higher cent a year. Meanwhile, the interest rates and higher exchange rate is now back to DM2.54 - a 17 per cent ehort-term real returns attrect capital inflows, appreciation from its trough which drive up the exchange rate. This lowers in May 1995. "My predecessors put too" much faith in the continuainflation in the short term. tion of the glad tidings that When interest rates decline come in early phases of any once egain, eo does the rapid expansion. I intend to exchange rate, accommodating the higher prices apprereduce the canacity of my enccessors to maka the ciation had repressed. same mistake.

"Rapid growth dramatically improves the fiscal posi-"The unified Budget, tion. In 1988 and 1989, the improved procedures for control over public spend-UK even had fiscal suring, the inflation target, the pluses. Alas, these encouraged more tax cuts than Bank of England's inflation report and the publication proved sustainable. Tax cuts the labour market, public also increase the pressure of the minutes of my meeton monetary policy. This ings with the Governor of

"We must go further. So I now announce my first big set of proposals, which is for inclusion of the following reforms in our election

manifestor Independence for the Bank of England to achieve e target for inflation laid down by parliament. • Establishment of an inde-

pendent commission to analyse our fiscal position, as suggested by Andrew Tyrle, erstwhile adviser to two of my predecessors.

"In neither case will ultimate responsibility be removed from democratically elected politicians. In both, the ability to exploit the gullibility of the electorate for short-term advantage will be curtailed.

"My second big decision is to push for a tighter fiscal position, this for two principal reasons. The first is to ease the burden placed on monetary policy and the exchange rate. The second is to create a demonstrably sustainable fiscal position. improving thereby long-term inflationary expectations, lowering long-term interest rates and enhancing the UK's capacity

to stabilise the economy. "The first of these aims is compelling. A chancellor who pours petrol on a blaze is e pyromaniac.

"On the second, it is vital to reduce the ratio of public debt to GDP after its douhling since the beginning of the decade. This means a public sector borrowing requirement of 2.5 per cent of GDP or, ideally, less over the cycle. But this year, despite five years of recoverv and excellent tidings on the public sector borrowing requirement in October, the deficit will still be above that ratio. It could be above that level next year, too. "The rate of return to sustainable deficits has been

proves to ba the case. It would be foolish simply to assume it will.

"The principal burden of tightening fiscal policy will be placed on public spending, which will continue to be controlled as it has been in recent years. But I recognise that we may now be curbing essential areas of public spending excessively.

For this reason, another manifesto commitment will be a fundamental review of every significant area of public spending. "I gave serious consider-

etion to raising taxes this year, but decided that the improved prospects for revenue and tight spending con-trol should be enough for my purposes. But there should be no tax cuts until the debt ratio is well on its way down again. Thereafter, cuts should proceed in line

with the sustainability of the fiscal position. "One good reason for not cutting taxes is the ludicrously disproportionate attention paid to the basic rate of income tax. Since income tax generates only just over a quarter of government revenue, this is a brilliant public relations coup. But it is stifling intelligent discussion of the tax system. Again, a fundamental review of the tax system

is to be initiated after the next election as a precursor to further cuts. "This is a prudent Budget;

a Budget to prolong the current expansion: a Budget to help forestall an unsustainable surge in demand. "It is also a Budget that my honourable friends will condemn as suicide. I assure them that their efforts to destroy our party's credibility make any effort from me redundant. But I believe that good economics is good politics. We will see whether the British people are pre pared to prove me right. If too slow. The debt ratio will they are not, they will have fall eignificantly only if to tolerate the economic rapid growth continues for instability they deserve."

LucasVarity has adopted a more sophisticated

Management · Richard Donkin

Executives on trial

of Egon Zehnder.

years ago, the programme

has been used on about 100

similar assignments cover-

ing 5,000 managers. Execu-

tives undergo Intensive

structured interviews with

pany," says Grumbar.

get in a hostile takeover.

approach to select its senior team

Many companies formed by merger find themselves with e surplus of senior managera. LucasVarity, the motor components and aerospace group created by the £3.2bn (\$5.4bn) June merger of Lucas Industries of the UK and Varity-Corporation of the US, was no different_

Like a growing number of companies, LucasVarity decided to take advantage of more sophisticated techniques to reassess the whole executive team. About 160 senior managers have been screened for the top 100 positions in the new company in a four-stage process using self-assessment, a battery of tests and an innovative new approach to benchmark their performance against the best

in tha world. "I think it is only fair to be thorough in a process such as this because, after all, you are playing with people's lives," says Victor Rice, the chief executive who believes the method he has used has been less painful than many and acronulously objective. Rice used four methods to choose his team et Lucas-Varity. First, all the senior

assess themselves. Second. they were subjected to e performance appraisal by theirimmediate bosses. Then they were all given a series of psychometric tests. And finally, they were

"The way it is presented to them is crucial," he says. 'One of the key things for us is to set them at ease. We actually find that executives welcome the process when executives were asked to they see that the top man-

> assembled using an objective process run by a third party. "They know we have no axe to grind so, in those cir-

company who are most assessed using a programme developed by Egon Zehnder, nervous. the headhunting company, to benchmark the perforonly weeds out people who are unsuited for the jobs mance of executives against those who are recognised as they are doing; it also finds the best in their sectors appropriate alternatives for worldwide. The programme their skills. Occasionally it will find that no one is of the uses headhunting skills and resources to compare execucalibre required for a certain tives as they would when position. In those cases the

by benchmarking The method was also used The more sophisticated company boss tends to see by Wisconsin Central Transportation of the US after it this as a good way of benchmarking the management bought four UK rail freight team against the best people operators - Rail Express in similar husinesses the Systems, Mainline Freight, Loadhaul and Transrall world over." says John Freight. These were com-Grumbar, managing partner bined into one company, He says the appraisals

English, Welsh, Scottish Railways, and Egon Zehnder were developed in response appraisals used to choose to public service bodies in the senior team from manag-Latin America, Greece and ing director down. Austria which were privatis15 e

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"In our case we had four ing services. Thesa clients people for every job," says wanted the headhunters to Ed Burkhardt, president and gauge the effectiveness and chief executive of Wisconsin quality of public sector staff Central. "Wa needed to get a moving into tha private feel for their abilities. Since it was launched six

strengths and weaknesses so that we could make our decisions. These were people we did not know very well. The process involved a 360degree look et every one of them end it was well received.

consultants who use the ses-The result was that of 28 sions to assess how well executives interviewed. four individuals display the qualideparted. Three American ties and abilities that are executives were brought in being sought. "What we are from the parent company doing is measuring the human capital of the comand a finance director from outside.

"Without this approach we Executives are usually would have to make our own wary about the process, says Grumbar - particularly judgments without the benewhere they work for the tarfit of all the information we were able to accumulate, says Burkhardt. "That would have been far more difficult to deal with.

One of the strongest advantages of the Egon Zehnder method, according to Rice, was that it provided agement team is being an objective view of the capabilities of LucasVarity executives. "There were come where the analysis would assess the individual cumstances, it's quite often as inferior to what the etaff of the acquiring you would expect and there were other cases where it went the other way. There The process, he says, not was the odd person who didn't like it or wbo froze during a psychometric

> test. "But a big majority really believed it was genuinely impartial. At the end of the evaluations, there was no doubt that the whole process was full of integrity - and that's rare.

assessing the field in a company must recruit from recruitment assignment. outside. LEITERS TO THE EDITOR. With St. Number One Southwark Bridge, London SEI 9HL are teen to excluding letters from reaches around the world. Letters may be faned to +44 171-873 5938 (please set fat to flor L a multileters addord incom Published letters are also available on the FT web site, http://www.FT.com Translation may be available for letters written in the main international languages.

Message to Kohl: Emu only at right price

From Mr Chris Allsopp and sive budget deficits". Mr David Vines.

income and counteracting the downturn. It is no good Emu is working deficits will be under control and there will be room for such stabilisation". There will not. The stability pact will say: "Raise taxes as Europe goes into recession." And do not expect the European Central Bank to solve this problem its priority will be price stability. The ERM of the periphery will require second-wave Emu countries to stabilise their exchange rates against the euro for e trial period before they can join the monetary union. The French want this, to prevent "competitive devaluations" by those in the periphery who might well want to avoid joining the core Emu coun-

ful in their objective, the overvalued currencies of the

within Emu running "exces-

FINANCIAL TIMES TUESDAY NOVEMBER 26 1996



and you



assumed

American Express Services Europe Limited, Reg. Office, Portland House, 1 Stag Place, London SW1E 552, Reg. No: 1833139.

really changed in the Emn the kind of Emu which it wants: one with a requiredebate. It now looks very likely ment that those countries that Germany will not meet

not in the first wave of the the Maastricht criteria. As a monetary union must join a new "ERM of the periphery" consequence the panel of Wise Men" (who in Gerin order to be allowed to join many have real authority) Emu later. have recommended to Mr The new price for the deal. now that Germany probably Helmut Kohl, the chancellor, that there is no alternative will not meet the Maastricht entry conditions, is likely to to delay in the establishment of monetary union. be a really watertight stabil-But Mr Kohl wishes to mish on and to brush objections aside. The chancellor appears to have an implicit deal with France which he still wishes to cash. That deal seems to be as follows. Germany can have the kind of Emu which the Bundesbank wants, in which there is a rigid "stability pact" which prevents countries

ity pact - to satisfy the Bundesbank. Such an Emu would create e zone of despair and instability in Europe. The proposed pact really will prevent national fiscal authorities from dealing with recession. Normally in a recession the "automatic stabilisers" allow tax revenues to fall, supporting

sitting ducks for speculative ettack.

Is this the Europe of the future? It is fortunate that the run-up to Emu is happening at a time of recession; as e result the problems that Emu must face are already clear. They must be faced, now.

EU members (other than France and Germany) on which even a core-Emu will depend, ebould send a message to Mr Kohl. "You can have Emu; we are even in favour of it. But our price is this: no stability pact, and no ERM of the periphery."

Chris Alisopp, New College, David Vines. Balliol College, Oxford, UK

From Mr Tony Bird.

Sir, I agree with most of what Micheel Prowse says

about the niceness and

Airbus claims | Daunting outlook for European readers the lead

tries in recession.

If the French are success-

From Mr Robert Alizari. Sir, In his report ("Air France orders 20 long-haul jets as profits soar", Novem her 21). David Owen reports Air France as saying that the B777 has the capability of flying non-stop further than the Airbus A340. The A840 is the world's longest range airliner, bar none, capable of flying its full complement of passengers and baggage non-stop some 7,300 nautical miles. The B777 is also credited by Air France with having more business seats than the

A340. This is not true for equivalent comfort standards. Seats in the A340 business class are in e sixabreast configuration, the arrangement prevalent in

the business class sections of almost all airlines, while the B777 offers the less popular

seven-abreast seating. Robert Alizart. vice president, corporate communications Airbus Industrie. **1 Rond Point Maurica** Bellonte. 31707 Blagnac, Cedex France

From Dr Frederic Methlow. Sir, I was delighted to read European mainland, where the debate-about minimum Michael Prowse's praise of working hours must reprethe US ("A deep debt of gratsent the long-predicted nail itude", November 25). How hard it must be for him to return to Europe, where cynicism reigns and customer orientation is so hard to find. Only the UK might be able to bring back to him the sort of libertarian atmosphere of inner-city decay. But we all know that the UK is light years ahead of us in terms of economic policy. For those of us who do not helieve in this fact, one trip with a recently privatised rail service will suffice. And how much Mr Prowse Frederic Methlow,

must suffer if he is able to

enter the consensus-driven

in the coffin of European business. I appeal to the FT to keep Mr Prowse where he is (that is, Washington) and to fulfil his ultimate dream and pass over to him an assignment in the Midwest. We Europeans are simply too backward-looking to face the prospect of reading his contributions over the next couple of years. Please have mercy on a poor, narrow-minded reader of your newspaper.

decency of Americans in his article "A deep debt of gratitude". But he goes too far when he says: "Little more than e century after its founding. the US had ... all but eliminated the horrible class and

status distinctions which still disfigure European and Asian society." Isn't he forgetting the distinction between white and black?

> Tony Bird. 193 Richmond Road, Kingston upon Thames, Surrey KT2 5D. UK

Labour relations climates more relevant

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8032 Zurich, Switzerland

From Mr Peter McKenna. ("Brussels clears disputed Sir, The 18m unemployed report - minus graphs". in the EU must feel their November 9/10). plight is far removed from They may feel the simple, the arcane arguments in robust and alarmingly differ-Brussels over graphs "using ent unemployment rates of synthetic indices of regula-11 per cent in the EU and 5.2 tion, constructed from per cent in the US mey be approximate and subjective more relevant and wonder if ratings of five categories of the big differences in their employment legislation" labour relations climates

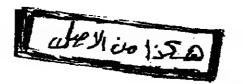
Kluseggstr 11,

could be a factor. They might like to hear from EU officialdom their explanation of this difference. what can be learned from it and what action they propose.

Peter McKenna, Tithe Barn Cottage, Temple Lane, Bisham, Marlow, Bucks, UK

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COMMENT & ANALYSIS

FINANCIAL TIMES

Number One Southwark Bridge, London SE1 9HL Tel: +44 171-873 3000 Telex: 922186 Fax: +44 171-407 5700

Tuesday November 26 1996

Channel tunnel safety

Are privatised infrastructure projects such as Eurotunnel less safe than ones run by the state?

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On the face of it, the question is absurd: few ventures are more inherently risky than flying, yet privately-owned airlines are just as safe as state-owned. ones. And there are enough examples of public-sector disasters - the Windscale reactor in the UK, Chernobyl in the Soviet Union, transfusions with Aidscontaminated blood in France to tell us that ownership does

not dictate safety. Yet the Eurotunnel fire has re-opened the question. There is clearly a nagging public suspicion that managers of risky private-sector undertakings may compromise safety in the interests of profit:

The public is right to be con-cerned about conflicts of interest, but wrong to focus solely on the profit motive. All risky ventures face a permanent tension between the protection of soci-ety and the interests of the enterprise's workforce.

Managers of every type, in both public and private sectors, must constantly balance the interests of customers and the general public (which themselves may not be identical) against a number of offsetting forces. Among the admirable ones are professional pride and a sincere desire to offer service. need for vigorous safety super-More questionable forces vision of risky ventures, regardinclude the preservation of less of ownership.

has come np with a way for tries.

dealing with the French lorry

minded to travel to France to

territoriality will add new

words to the language of diplo-

macy. Perbaps the gendarmes

will agree to a reciprocal visit to

tell Westminster MPs how to

han that of Sir Tendy Taylo

conduct their business.

French police on the spot".

Road outrage

Mr David Shaw, MP for Dover, mate concern to other EU coun-

drivers' strike which bas states, each government must

blocked roads round 30 cities decide bow to keep public order,

and marooned 1,000 British but order there must be. Action

truckers in their cabs. He is to block highways, destroy per-

"have a stand-up row with the and smash cab windows, poses

The idea is no less exciting which Britain can teach France

He should do so. Such extra- trade within the union.

colleagues' jobs and a hias towards administrative conve nience.

Private-sector managers will also, of course, have the need to make profits at the forefront of their minds. Public-sector managers; in most countries, confront a similar financial pressure: the struggle for public

funds. Those ultimately responsible for safety - regulators in the case of a private-sector under taking, politicians in a publicsector example - face a continu ous barrage of plausible arguments. Operating managers, usually more experienced than the regulators, will stress that current safeguards are fine, and certainly could not realistically

be made more stringe The outcome, each time, will probably be a compromise between the maximum protec tion the supervisors can devise and the most the company is prepared to accept. So it was with the design of Eurotunnel and its rolling stock.

Tha inquiries into the fire should help us judge whether this compromise was the best that could be struck. They will also emphasise that elaborately conceived safety systems are only as good as the way they are operated. Above all, however, they will remind us of the in 1992.

good result,"

In a country where every lobby is quick to cry foul, the muted criticism from the opposition and business underlined the government's significant political success with the lira. Yesterday, the main source of discontent was among exporters, concerned that margins would be squeezed at a time of flat domestic demand and pressure on labour costs.

secession. Fear of the League was At the European lavel, the main gain is not the technical one of the reasons why the govarguments in fixing the new lira emment decided in September to increase the scope of the 1997 central rate but the way in which the decision taken on Sunday budget to comply with the Maas-tricht criteria within the deadwas demonstrably political. This will confirm the widely-held Itallines set for being in the first ian belief that it will be much wave of members of the single to exclude maly urrency. Ministers believed that failure single currency on political

the tax as likely to provoke a and the outcome of their negotiations will have a much broader The opposition also warns that effect. The unions are seeking to recoup a sizeable part of real the government risks looking ridiculous if, after forcing Italearnings eroded by inflation

ians to pay more unpopular since 1994. taxes, the country is still excluded from monetary union. The 1993 pact with the govern ment and employers that elimi-The re-entry of the lira to the nated indexed wages provided for ERM removes one potential reathe unions to make claims that son for such exclusion and thus reduced the erosion of earning should make it easier to sell the power. But the employers have 1997 budget, which will receive refused to make more than a finally parliamentary approval in token offer, arguing that anything more will cut into their The other political gain relates to the populist Northern League margins. The unions are unwilling to agree to this, since they and the growing demands for believe it would permanently weaken their position in future

wage negotiations. The Bank of Italy in its October bulletin warned against an infla-tionary wage agreement. It was joined yesterday by Professor Franco Modigliani, the Italian Nobel Prize-winning economist,

newspaper interview

excluding debt repayments - in the EU. Inability to reduce interbarrage of criticism and attacked Italy's trade union movement est rates further would enormeeting the Maastricht criteria. A successful conclusion of the

> with the other challenge: the overhaul of the welfare state. Mr Ciampi has been a leading advocate of a review of pensions and welfare payments early next year - a year before it is required under the terms of the 1995 pension reforms. With the need for more structural cuts in public spending, he believes it is imperative to reduce further the cost of

the state pension system. his will be possible only if the unions can be persuaded to agree to an earlier review when they have tha

eir side. Mr Sergio Col

Mr Bertinotti's strangiehold over the government has been strongly attacked by Mr Massimo mously complicate the task of D'Alema, leader of the Party of the Democratic Left, the reformist majority of the former Comdispute over the engineering munist party which is the domiworkers contract will make it nant partner in the government. easier for the government to deal He has blamed the prime minister for poor leadership and for allowing the government to be pulled to the left when the electorate is in the centre.

Behind this skirmish is a subtle battle to test wbether Mr Prodi should stay on as leader. Mr D'Alema has considered replacing him with a candidate capable of lasting at least another two years and dealing with the rightwing opposition. This would make it possible to tackle constitutional reform, a central part of the coalition's agenda.

And scarcely had the celebrations begun after Sunday night's news when a cha

phase of a single European currency. But the six-month-old centre-left administration of Mr Romano Prodi was yesterday celebrating the vaulting of one major hurdle towards heing

accepted as a credible member of monetary union. Italy had to be back inside the ERM before the end of the year to qualify for the single currency. The deal achieved on Sunday night in Brussels was close to what the Italian government had hoped to pull off, and was more advantageous than many of Italy's partners expected before the weekend negotiations began.

This outcome was due more than anything else to the tough negotiating stance taken by Mr Carlo Azeglio Ciampi, the treasury minister whose prestige as a former central bank gover nor gave force to his arguments. Mr Ciampi held out until tha

ast moment against fixing the lira'a central band at anything stronger than L1,000 to the D-Mark. He agreed to accept L090 - 1 per cent less - only on condition that the EU ministers also stated their confidence in the rapid improvement of Italy's economic position since it was dra-matically forced out of the ERM

he return of the lira vesterday to the disci-

lines of the European

Exchange Rate Mechanism marks a mile-

stone in Italy's difficult but determined pursuit of international

The move does not eliminate

the scepticism among Italy's

main partners over the country's

ability to take part in the first

credibility.

Yesterday Mr Prodi, leader of the Olive Tree coalition, appeared more than satisfied: "Our team fought a great battle and we have obtained a very

EML

The laurels must wait

Italy's centre-left coalition still faces difficult challenges despite the boost from the lira's return to the ERM, says Robert Graham

He called on Mr Neil Kinnock, right price

nropean reak

DITOR

transport, to "do something". affairs of a sovereign state is unclear. Let us hope any intervention will not form a precedent for Brussels bureancrats giving orders to the Southend police

Yet the recent cries of anger from British backbenchers do represent a general feeling that, this time, the French strikers have gone too far and that the authorities abould clear the road-blocks. Although France has become accustomed to anarchic strikes and wild expres- recall the method of keeping the sions of populist anger, direct action which impedes the free flow of foreign goods is of legiti-

the incorrigible Eurosceptic MP. one which Mr Shaw envisages. In the 1970s, when wildcat the European commissioner for strikes and unionised thuggery were widely thought to be push-Exactly how he would like the ing the UK towards anarchy. commissioner to interfere in the the government often seemed worse than impotent. It discouraged the police from restoring order, and intervened only to

In a community of nation

ishable freight in foreign trucks

a direct threat to harmonious

Direct comparisons with the

UK are perilous, if only because

less than 10 per cent of French

workers are unionised com-pared with 30 per cent in the

UK. But this is a subject on

i dot guite the

groonds

concede union demands. After 1979, tougher laws and more vigorous policing helped to achieve what many had thought impossible. The number of days lost to strikes, which reached a peak of 29m in 1979, had fallen to a seventieth of that number by 1995.

If France now claims a different tradition, it should also cent of gross domestic product. peace pioneered in Britain in a former age. It was called dane geld and it did not work.

to be at the centre of economic This point is of great impor-tance domestically. The govern-the League's separatist ambitions and monetary union would feed ment last week announced plans and encourage the idea of the north being abla to negotiate a to introduce a "Euro-tax" to be separate deal with Brussels. At progressively applied next year on a one-off basis starting at 1.5 least for the moment, this fear per cent of incomes over L23m has receded.

mid-December.

recession next year.

Not all is on the plus side. Sun-(\$15,350) a year. The tax is largely day night's KRM agreement now In the form of an enforced loan: focuses attention on two issues the government has pledged to repay up to 60 per cent of the tax, which will have a direct infinence on Italy's ability to comply beginning in 1999. The justification for the meawith the Maastricht convergence sure is that Italy must make the criteria and which are politically extra effort to bring the budget deficit down to the level required controversial. The first concerns long-stalled negotiations on a by the Maastricht treaty to qualnew wage contract for 1.6m engiify for monetary union - 3 per neering workers. The second involves a move to accelerate a

The rightwing opposition headed reassessment of last year's limby Mr Silvio Berlusconi, the forited pension reforms. mer premier and media magnate, The engineering workers are

has greeted the proposal with a tha traditional vanguard of primary surplus - the deficit

window dress

described the engineering wage contract as "an enormous potential danger". "If this contract is not wound up in a responsible way, and on the low side, the lira risks an immediate new speculative attack," he said. "The unions' demands are completely out of line."

Inflation, Prof Modigliani says, is the number one enemy and cannot be considered conquered - even if it is now down to 2.5 per cent, the lowest for decades.

BSERVER

Doubts about the trend in inflation will also influence the timing of a fresh interest rate cut by the Bank of Italy. The central bank is likely to wait to assess wbether any wage settlement is inflationary. A rate cut would make it much

easier to bring down the budget deficit, since Italy has the largest ing cuts.

feratti, their main leader, has made it clear his duty is to his members and not Italy's first post-war government of the left. The move to cut welfare benefits places Mr Prodi in a contradictory position. His coalition does not command a majority in

the lower house, and the government thus relies on the support of the hardline members of the old Communist party who now form Reconstructed Communism. Mr Prodi has been reluctant to

seek votes outside the centre-left coalition or challenge Reconstructed Communism and has thus fallen deeper into the embrace of Mr Fausto Bertinotti, the RC leader. It has been largely et Mr Bertinotti's urging that the

1997 budget has relied more on taxes (hitting the rich and middle class) than on structural spend-

to Mr Prodi's position. It emerged that Rome magistrates had requested that the prime minister be sent for trial for alleged abuse of office in 1993 while he was chairman of lri, the state holding company. A judge will now have to endorse the request.

Mr Prodi bas been aware for almost two years of the investigation into alleged irregularities into the privatisation of SME, a foodstuffs group. The matter was raised by the rightwing parties with little success - during the April general election campaign.

The entire Iri board at the time has also been implicated, but even if the charges are without foundation, it is a deep embarrassment to the government and Mr Prodi. It is also a further reminder that in Italy, political stability cannot yet be taken for granted

Votes overruled

While there is plenty of encouraging news abont the consolidation of democracy in central and eastern Europe, recent developments in at least two countries are a depressing reminder that this trend is not a universal one.

In Serbia, the opponents of President Slobodan Milosevic have seen a remarkable set of municipal election victories snatched from their hands by the cynical use of court judgments. A year after Mr Milosevic earned a partial rehabilitation, by helping make peace in Bosnia, some of the worst suspicions about his regime have been confirmed.

In Belarus, meanwhile, President Alexander Lukashenko has taken a large step towards the establishment of a similarly authoritarian form of rule by claiming a 70.5 per cent victory in a referendum on reinforcing his powers over other branches of government. The poll has been denounced by independent observers as deeply flawed by electoral irregularitias and

manipulation of the media. However much support Mr Lukashenko really enjoys – and CONTE FURNES that is hard to assess - events in Belarus emphasise the fact that democracy is not simply majority rule. The quality of but also because of the bitter political life in the states emerge resentment which the west ing from communist rule must could incur among hard-press also be judged by the extent to which executive, legislative and feel that the older democracies judicial power are properly sep- are conniving with their oppresarated. In both Minsk and Bel- sors.

grade, there is every reason to be pessimistic on this score. All this is an embarrassmen to the Clinton administration which has said that the spread of democracy will be one of the key goals of its second term. Mr Strobe Talbott, the deputy secretary of stata, recently

defended this policy on grounds that democracies respect treaties and are less likely to resort to terrorism or war. In the case of Serbia, western governments will be tempted to turn a blind eye to the regime's

undemocratic behaviour on the grounds that Belgrade's cooperation with the settlement in Bosnia is the most important thing.

It is vital to keep that peace process on track. But offering Mr Milosevic carte blanche at home would be a short-sighted policy, compounding the loss of moral anthority that western governments suffered when tbey endorsed the results of Bosnia's recent election. As Nato and tha European

Union consider the warmth of their relations with the excommunist nations to their east, they should take account of the quality of democracy in each country. Not only for the reasons cited by Mr Talbott opposition movements which

Co-operate or else The genteel atmosphere

inside the Organisation for Economic Co-operation and Development, the industrialised world's most influential think-tank, will be ruffied today as disgruntled staff at its Paris headquarters protest over its attempt at "downsizing". Up to 45 administrative staff will get the chop from January, as new brooms Donald Johnston, the secretary-general, and Jean-Jacques Noregu, executive director, try to meet US-led budget cuts. Agreement from OECD. member countries is needed to start culling the sacrosanct economic research programmes and the highly-paid economics

staff, but efficials warp fliat, even there, cuts are "very much on the cards". It's offering redundancy ackages, they include cash and psychological counselling: Now

there's a growth business More madness

The European parliament's inquity into mad cosy disease has brundled on for 10 weeks, though for all the public interest it's received it might have been. 10 years. A few sparks might

conceivably he struck foday when MEPs cross-examine two former commissioners of spriculture on how they normally sports a pair of d, or failed to man the threat posed by mad cow

Insease The two are have Steichen, a Farzenbourger who held the job during 1993 and 1994, and Ray MacSharry, the straight-talking hishman who rankEU agriculture pelicy between 1969 22. MacSharry, will Certainly prope a tough put to track. prove a tough nut to crack. Credited with caloling, recalcurant Byfrim ministers into reforming the highly protectionist Common Agrichitoral Policy in 1992, he was also chief EU aegotiator on agriculture during the trade talks under the General Agreement on Tariffs and Trade. On that occasion he secured a nnich beiter deal for EU farmers than anybody, thought possible. MSPS beat on unear thing MSPs bent on measthing conspiracies worst get much joy

from him. Spectacle case E Sartorial choices speak volumes, as we all know. Thus

we are tempted to regard Jurgen Schreinpp's decision to changehis style of speciacles as something more than mere The Daimler Benz chairman -- process he revamped his home

town into one of Europe's somewhat awkward-looking classiest cities. One of his rectangular lenses, going under the brand name "Vidi Vici", no notions is thet cities provide a doubt derived from Julius Caesar's famous phrase "I came, l saw, I conquered". Now it seems that Schrempp,

who when he took charge last year marketed himself as a thrusting, no-nonsense type of guy, is less intent on conquering. For on the cover of the current issue of Wirtschafts Woche, the German business weekly, Schrempp is wearing a pair of nicely *rounded* speciarles conveying a much changed persona, a sort of Mr Mcer Guy. The alteration is probably just a matter of taste, and nothing

whatsoever to do with a recent climbdown over the issues of sick pay or plans to sideline Helmut Werner, head of Damler's car division Mercedes

City climbdown E Pasqual Maragall's departure at the weekend as mayor of Barcelona means he will have more time to include his passion

of philosophising about urban . Maragall it was who in 1992

organised the successful Barcelona Olympics, setting a benchmark that Atlanta's authorities dismally failed to live up to this year. In the

centre of gravity" between individual egoism and general welfare. He's fond of asserting that Europe'a true roots lie "not in the nations, not in the regions but in the cities." He believes that Europe will become "terrified by its diversity", but that those who live in

Manchester, Hamburg, Barcelona and other such cities will always be able to understand each other. Too had some of his fellow citizens didn't quite seem to comprehend him.

Flightless birds

Some 250 American-grown emus will now probably not end up reasted on the plates of indigent families in the Caribbean at Christmas. They were to be docated by US farmers to the First Baptist Church in Florida, thence to be shipped out to the Caribbean, ending up as no doubt protein-rich turkey substitutes But a Florida-based vegetarian activist group, "Food Not Bombs", has objected, and the church has given in. The vegetarians have been told that if they can come up with something better to help the poor, it will be considered. Back to vegetable bot-pot

Tinancial.

100 years ago:

Introduction Of Motor Cars The introduction of motor cars, opening up as it does an industry of enormous importance, affords the opportunity for the safe and profitable employment of capital scarcely second to that nbraced in the great Railway System." Thus speaks the London commercial Investment Corporation in introducing to a waiting world the Pioneer. Motor Car Syndicate, which is to make straight the path of the United Kingdom Motor Car and General Agency Company. The last named venture - if we may call it so - will establish depots for storing motor cars, and will sell, let out on hire, stable and clean the new-fangled steeds. thus creating a "considerable monopoly" and forming the nncleus of a "colossal trade."

50 years ago

China Takes Action The difficulties that have long confronted the Chinese Government in the endeevour to put its house in order are well recognized in the City. Any information, therefore, which indicates progress is welcomed. Brief cahled advices seem to indicate that the Chinese authorities are at long last taking the steps necessary to restore some semblance of balance between exports and imports

ويرب وراباتها الاستعمار فالمعقورة العارية الالفاقين

"In a free market, profit is society's reward for those who serve its interests. KAZUO INAMORI, founder of Kyoce

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FINANCIAL TIMES Tuesday November 26 1996



Leaders divided on importance of decision

Apec supports planned free trade deal on IT

By Edward Luce and Guy de Jonquières in Manila

Pacific Rim leaders yesterday bowed to pressure from US president Bill Clinton hy backing a planned free trade deal for information technology products, but almost immediately undermined their andorsement by openly disagreeing over it.

The leaders' statement on IT was the climax of a summit of the 18-member Asla Pacific Economic Co-operation forum, ing force. which produced few noteworthy advances towards the grouping's goal of freeing all trade and investment in the was a case for cutting IT tarregion by early next century. iffs, but negotiating on the timetable or the products to be covered was not a task for

The leaders called for an IT agreement in the World Trade Organisation which "would Apec. substantially eliminate tariffs Even US officiais seemed by the year 2000, recognising confused about what the leadthe need for flexibility as negoers' statement meant. Some tiations in Geneva proceed". claimed it implied abolition of

tariffs on all IT products. But Mr Clinton called the statement "a big deal", and a senior others said it allowed for a US official said support from WTO deal that excluded some products and involved varying the Apec leaders - whose economies generate more than liberalisation timetables. half of world trade - obliged

WTO members to conclude a hailed the summit as a step far-reaching accord at their towards closer Pacific Rim ministerial meeting in Singapore next month. However, Mr Goh Chok

Koo Chen-Fu, a senior Taiwan-Tong, prime minister of Singaese official who represented pore, which will host the WTO the island at the aummit meeting, said the forum's IT regretted that more had not statement was ambiguous. "It been done to turn Apec's free can be interpreted by [Apec] trade vision into reality. members as anything they Mr Qian said the leaders want it to be," he said. needed to focus more on tech-Dr Mahathir Mohamad, Mal-

 \star

nology transfer and economic aysia's prime minister, said co-operation. He criticised the 2000 deadline had no hind-Apec's industrialised members for seeking free trade in IT Mr Qian Qichen, foreign while still protecting their textiles markets. minister of China, which is not a WTO member, said there He also expected negotia-

tions on China's bid to join the WTO to resume in earnest in the first half of next year. This is the closest Beijing has come in public to confirming that it plans to auhmit an improved negotiating offer.

relations, some expressed dis-

Mr Clinton told Chinese president Jiang Zemin on Sunday that the US would he "flexible and pragmatic" in ths negotiations, provided Beijing pledged to open its markat further and embrace WTO Although many leaders rules.

UK urges France to seek end to truck blockade

ppointment at its results. Dr By David Buchan in Paris

French truck drivers tightened their blockade of main roads and petrol depots yesterday, leading to localised fuel rationing for the first time in their week-long protest.

The dispots is causing increasing disruption of international freight About 200 UK truck drivers were stranded at Calais, five crossing points on the Franco-German border near Strasbourg were blocked and a main road from Lille to

Belgium cut. Sir George Young, tha British transport minister, urged his French counterpart to bring the dispute to an end as soon as possible.

Britain's Road Haulage Association said more than 700 British vehicles were estimated to have been caught up in the blockade

Mr Alain Juppé, the French prime minister, said his gov-ernmant was "doing everything" to facilitate the complex negotiations between representatives of the country's 35,000 road haulage companies and their employees. After 14 bours of fruitless negotiations dire. that ended early yesterday, the government-appointed media-tor called another session last

night. Mr Jacques Barrot, the lahour minister, called on employers to "make an effort", suggesting the government might provide aid to help them let older drivers retire early.

The truckers are demanding a reduction in their retirement age from the national norm of 60 to 55, as well as higher wages and pay for time spent

waiting between loads. At the start of last night's ession, the drivers' employers rejected as "unacceptable" what they said were union demands for "a 23-30 per cent rise in salaries and payment for all hours, including rest hours"

Directing their irritation more at the haulage companies last night, government officials said employers seemed less ready for a deal than the drivers. Officials even suggested that larger companies saw an interest in continning the conflict to shake-

THE LEX COLUMN Striking attitudes

bidders out there.

bidder while leaving other investors high and dry would be an unaccept-

able alternative. And it would send

out a powerful warning against

At first sight, the suggestion that

KLM might buy back all or part of

the government's remaining 38 per

cent stake in the airline looks an

attractive wheeze. By avoiding a public offering, the government

could get away without having to

sell its shares at a discount. And by

the end of the year KLM could have

as much as FI 3bn (\$1.7hn) in cash

sloshing around its balance sheet -

comfortably enough to snap up as

much of the government's stake as

The snag is that KLM also has

rather a lot of debt - around Fi5bn

of it after netting off the cash

hoard, or 30 per cent more than the

company's market capitalisation.

And even without a buyback, some

it wants.

future Swedish privatisations.

France will inevitably spark worries that the country is in for a rerun of last year's wave of discontent. Yet, at present at least, the comparison looks misleading. Last year, the government's plan to trim the entitlements of public-sector workers acted as a focus for broadbased protest. This year, although the government has inevitably become drawn into negotiations and is hardly immune from flak, the current dispute is ultimately hetween the routiers and their employers. The unions may well seek to broaden the issue into generalised opposition to job losses. hut the government is taking so few tough decisions at present that it is difficult to see much of a peg for union leaders to hang a protest on. Politically, this softly-softly approach is perfectly logical. rance's government is already deeply unpopular, thanks mainly to high - and rising - unemployment. But this does not in itself appear enough to get protesters on to the streets. If experience so far is anything to go hy, only attacks on the privileges of the employed can. do this. So the government is understandably trying to perform a balancing act: it knows it can probably contain opposition to an aggressive-ly-priced currency provided it does not itself risk too much in the way of restructuring. There is only one problem with this neat strategy: its implications for Franch competitiveness and unemployment look

The latest round of strikes in

Stadshypotek/Skandia KLM

The Swedish government has good reason to feel aggrieved with the country's largest mortgage bank, Stadshypotek. The government owns 34 per cent and wants to sell to the highest bidder - most likely a bank. But this approach would result in major restructuring for Stadshypotek, and many redumdant-managers. So top executives have instead agreed a merger with the insurance group Skandia which secures the hulk of their jobs, given the absence of overlap between the two businesses.

There is no doubt something needed to be done with Stadshypotek. It faces a competitive onslaught from Sweden's mainstream banks and, as a one-product company, is fighting a losing battle. Merging with another bank would be the obvious method of getting maxi-

The dispute is the most seri-

FTSE Eurotrack 200: 1902.4 (+16.7) nothing.

deliver a cosmetic boost to earnings per share, the benefit would be entirely offset by the reduced quality of the earnings stream, and the resulting lower rating for the shares. With no apparent tax benefit, investors would have gained

Moreover, a huyback from the government would have to be subect to hawk like scrutiny from KLM's other shareholders; there is an obvious risk that the govern ment could be favoured by an artificially high buyback price. The only fair solution would be to offer the buyback to all shareholders at the same prics. Yet that way, KLM would have to gear up further still. It would be far better to avoid the buyback idea altogether.

holders, and there are interested UK/Emu

While Britain's members of par-By contrast, Skandia's primary interest appears to be gaining access to Stadshypotek's aurplus liament were working themselves into a tizzy over the regulations for a single European currency, finan-cial markets emitted one big yawn. capital to shore up its own stretched balance sheet. Given the In theory, a single currency could weak industrial logic, it is unlikely exert discipline on how the UK to be able to pay top krona. That said, Skandia has offered a frames its fiscal policy; but Britain would first have to join the euro. decent premium to Stadshypotek's With both main political parties book value. Having opposed this hopelessly divided on the issue, it is merger, the government needs to show that it can secure a better hardly aurprising that financial offer for all shareholders. Simply markets are not taking the possibilselling its own stake to the highest

ity very seriously at present. Mr Kenneth Clarke, the chancellor, rightly points out that Britain still has an interest in the details of the so-called stability pact, which is supposed to stop hudget deficits inside the single currency area ballooning. After all, the UK might at some point choose to join the euro. Still, from a financial rather than a political perspective, the precise form of the pact is of secondary importance.

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True, a rigid approach that severely penalised countries with excessive deficits might provide somewhat more discipline than a loose pact with limited fines. But it is worth remembering that the main discipline to be virtuous will come from financial markets rather than bureaucrats - provided, that is, Brussels does not give the impression it will bail out the prodigal. And this discipline will apply to Britain, whatever it decides about the euro. Mr Clarke bas an excellent opportunity to show he has learnt this lesson when he presents his Budget this afternoon.

> Additional Lex comment on Christian Salvesen, Page 25

Marketing of Russians control telecoms

Continued from Page 1

holding company for the gov ernment's stakes in 85 regional telecoms operators, was first intended for sale as a separate entity, and Stet of Italy last December came close to taking a 25 per cent stake.

But the climate for substantial western investment and competition in strategic Russian industries has worsened since the election as President Yeltsin's hackers such as Most, Alfa Bank, Stolichny Bank and Menatep have increased their political influ-

Scandinavian merger doubt

Continued from Page 1

the 2003 and 2006 World Cups. against analysts' estimates of Their resignations come as

World Cup hit by resignations By Jimmy Burns management atructure.

Their departure threatens to plunge the handling of World

Cup foothall contracts into

Mr Peter Sprogis, Mr Steve

Dicksoo, and Mr Tom Hipkins

quit over the corporate

restructuring plan recently

announced to staff by Mr Jean

Marle Weber, the Lucernecompany groop

The executives were key fig-

ures in the company's success-ful SFr2.8bn (\$2.2bn) joint hid,

together with the German

media group Kirch, for televi-

sion rights outside the US to

fresh turmoil,

based

chairman

although they had been offered. Three senior executives have continuing senior roles in resigned in protest from ISL, ISL's TV, football, and legal one of the world's leading departments. sports marketing companies.

ISL has several existing contracts including the marketing rights to the 1998 World Cup in France, and the track and field World Championship in Athens next year.

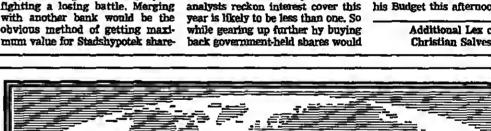
Mr Christopher Maims, ISMM's chairman, said last night: "Our company has experienced a very strong growth pattern over the last year that requires an adjustment in the management structure to integrate all our businesses."

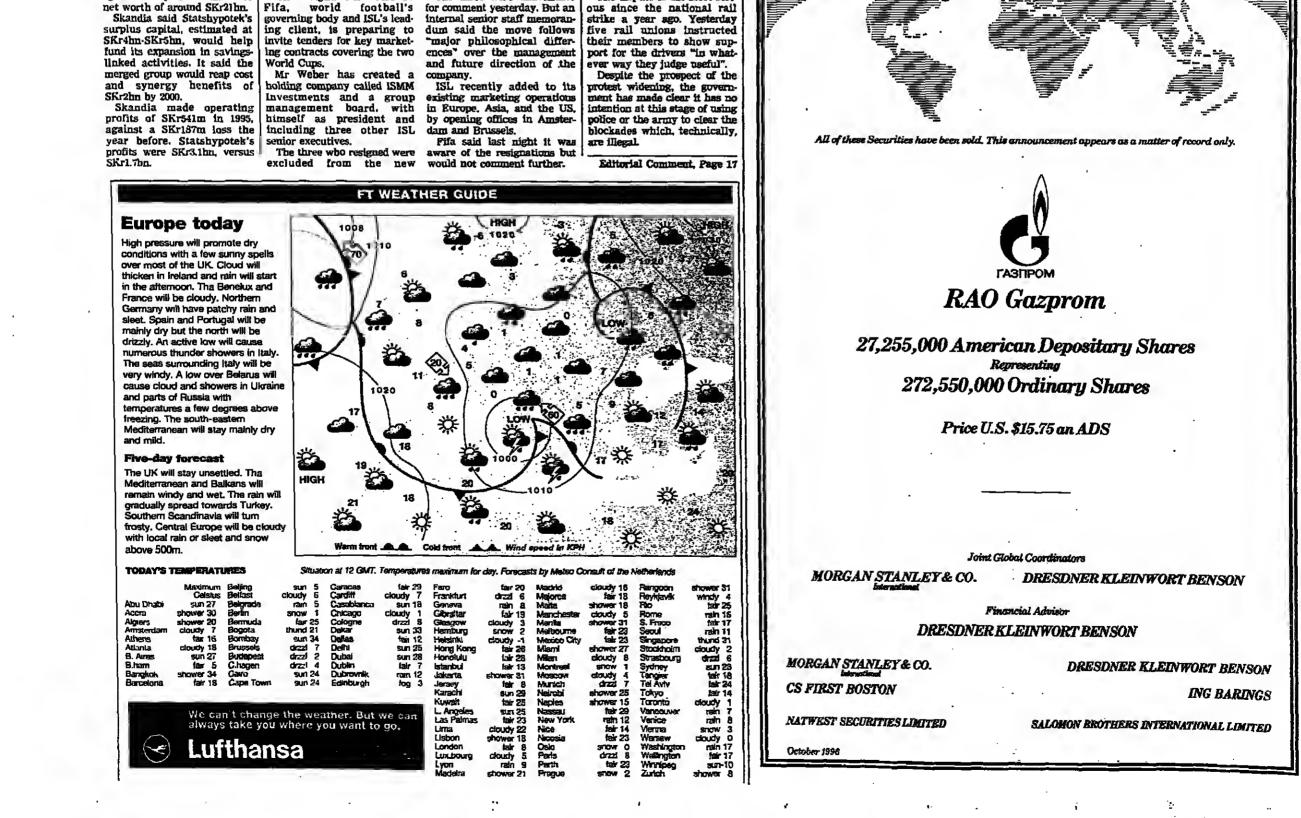
Sports industry execctives suggested last night that the resignations could undernine the confidence in which the company is held by sports

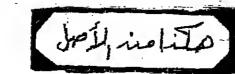
organisations. The three were unavailable

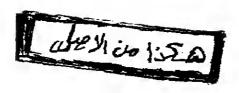
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FINANCIAL TIMES **COMPANIES & MARKETS**

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THE FINANCIAL TIMES LIMITED 1996

Tuesday November 26 1996



KYOCERA, world leader in high-tach car

19

Japanese loans banks rebound

IN BRIEF

Japan's long-term credit and trust banks have followed the top city banks in rebounding from record losses in the second half of last year to profitability in the first half of 1996 - thanks to reduced write-offs of bad loans. But their asset quality continues to be even worse than that of the main banks. Page 22

US groups and Slovak tolecome dispute Two US telecommunications groups, US West and Bell Atlantic, have reached agreement with Slovenské Telekomunikácie, Slovakia'e stateowned telephone company, on ownership of a new digital mobile telephone network, ending a dispute that has lasted nearly four years. Page 21

Cepa shareholders back US bid

Southern Company, the US electricity group, moved closer to control of Consolidated Electric Power Asia after shareholders in the Hong Kong power company voted to approve its US\$2.7bn takeover offer. Page 22

KeyCorp plans national network KeyCorp, the Cleveland-based US commercial bank, sold it was taking a \$100m charge for this quarter and laying off 10 per cent of its work-force as part of a restructuring designed to create a national branch network. Page 23

FDA clears Prozac as bulimis treatm Prozac, the antidepressant developed by Eli Lilly, the US drugs group, has become the first medicine to be approved by the country's Food and Drug Administration for the treatment of bulimia nervosa, the eating disorder. Page 24

UK health group receives approach Ashbourne, the UK nursing home group, said it

had received an approach from an unnamed company which could lead to a bid. Shares in Ashbourne rose 22p to 161p, valuing it at £88.5m (\$148m). Analysis said it was most likely that Sun Healthcare, the US group which already owns 29.2 per cent of Ashbourne, had made the approach. Page 25

Companies in ti	his	88114	
AEA Technology	26	KLM ·	
AOL	23	KPN	
Aber	20	KeyCorp	
ActivCard .	20	LTCH	
Aerolinees Argentine	23	Light	
Aerospatiele	21	MTRIC	
A000	13	Menutera	
Alwa	23	Mont	
Alfa Bank	1	Nikko Securities	
American Airlines	23	Nippon Trust	
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Ashboume	26	Nomum Securities	
BNI	22	Normandy Mining	
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Bell Atlentic	21	Orbot Instruments .	
Boland Int'	25	PenEnergy	

US energy groups agree \$7.7bn stock swap

By Richard Tomkins in New York

stock swap worth \$7.7bn.

Duke Power is one of the largest US electricity utilities and Pan-Energy is one of the largest natural gas companies. Together, they will form what they described as "the preeminent provider of energy and market, energy services in North America".

KLM rises

However, some electricity companies have grown concerned that elec-The transaction dwarfs other recent takeovers in the US energy tricity supply will become a low-marindustry, the larger of which have typically valued the target company gin business when deregulation is complete, and are looking for ways to

suppliers.

The rapidly consolidating US energy industry was yesterday poised to see at \$2bn-\$3bn. It also reflects a grow-its biggest combination yet with the ing trand for electricity companies to products and services. Consumed in the US. It also markets announcement that Duke Power and seek mergers with gas companies in Last month Enova, a Californian PanEnergy had agreed to merge in a order to become "full-service" energy electricity utility, agreed to merge

with Pacific Enterprises, a Califor-Until recently most mergers in the nian gas company, in a stock swap US energy industry were between worth \$2.8bn; in August, Houston electricity utilities seeking to gain industries, a Texas electricity utility. strength in the face of a gradual agreed to marge with NorAm Energy. deregulation of the US electricity a Texas gas company, in a stock swap worth \$2.4bn.

Duks Power, based in Charlotte, North Carolina, has about 1.8m customers in North and South Carolina. PanEnergy, based in Houston, Taxas, has a pipeline network that carries

gas directly to end-users through a joint venture with Mobil.

Under the marger agreemant, ings. PanEnergy shareholders will receive "Co 1.0444 Duke Power shares for each of their own shares, resulting in the issue of about \$7.7bn worth of Duke Power stock. The new company, to be based in Charlotte, will be called

Duke Energy, Duke Power shares were \$1% down at \$45% in early trading: PanEnergy shares were \$1% up at \$44. Mr William Grigg, Dake Power's within a year.

Sector's biggest deal yet hinges on regulatory approval chairman and chief executive, said yesterday that customer choice would drive the US energy services marketplace: "In our dramatically changing industry, we need to define ourselves by our customers' needs, not by our traditional product offer-

> "Companies that are in a position to help their customers find total energy aolutions at competitive prices, we believa, will be rewarded

with high samings growth." The merger would add about \$225m to Duke Power's pre-tax profits by 2000, he said.

The merger, subject to regulatory approval, is expected to be completed

French close to deal with Russia on Tsarist bonds

By Andrew Jack in Peris

Trading in Tearist Russian bonds was suspended in Paris yesterday amid growing speculation that a compensation agreement is close for French investors who have received no payment since the Bolshevik Revolution in 1917.

The stock market anthorities the interest of investors after a series of rumours on the prosshood bernonodaib

The action came as French government officials suggested a deal was likely to be ratified this evening during a meeting between Mr Alain Juppé, the prime minister, and Mr Victor Chernomyrdin, his Russian counterpart, who arrived in Paris last night

Mr: Chernomyrdin, at a two-day Franco-Russian eco-Mr Alexander Livabits, the

Rossian finance minister, at the end of last month said reimbursement as a "symbolic FUITS" WA

"It seems that we are finally on the right track," Mr Fran-

cole Bayle, chairman of GNDPTR, the national group for the defence of Russian bond holders, said on French radio. Afper, the French associa-

tion of Russian bondholdars, went so far as taking out advertisements to warn intersaid trades had been halted in national investors when the city of St Petersburg and then Russia announced plans for pect of reimbursement of the new bond issues for foreign investors.

Russia has already reached a compensation agreement with British investors, but in spite of a pledge in 1992 eigned between former French president François Mitterrand and the Russian president Boris Yeltsin, no money has yet been handed over to French investors.

The French were among the nomic summit, told the Inter- largest foreign investors in fax agancy before leaving Tsariet Russia, buying an country estimated 30m bonde in e series of issues between 1880 series of issues between 1880 and 1913.

> Some 4m bonds held by more than 400,000 individuals with a nominal value of about to still be in circulation. It is unlikely any deal would offer enything like the full compensation represented by the bonds, estimated by Afper in current terms at FFr1,000bn. More than 90 types of bond are still traded on the Paris bourse, although annual volumes traded heve been extremely low for many years and the price so low that some were bought to be sold et a profit in fles markets.

on prospect of reduced state holding

ions to join the British Airways-American Airlines alli-

ance across the Atlantic. Shares in KLM, the Dutch - In spite of yesterday's rally, national airline, jumped 8 per the shares are still 30 per cent cent yesterday after the govbelow their 52-week high of F1 64.30 reached in the spring, when it announced record net ernment and the carrier said they were exploring the possibilities of a reduction in the profits for the year to March of state's 38.2 per cent stake, F1 547m, or F1 5.86 a share. worth more than F11.5bn Since then it has been hampared by higher fual costs and a swelling salaries bill.

For the state, which holds nearly 30 per cent of the ordinary shares, an early sale might not maximise its pro-ceeds. But the Dutch governan early stage that it would at . ment is anxious to bring down debt shead of European monetary union, and moss big outwill syantably lead to a sale". lays on infrastructure projects The shares closed F18.40 - not least the expansion of The shares closed F18.40 - not least the expansion of higher at F145 on expectations Schiphol alroort, KLM's hub.

that an agreement would allow Three weeks ago Mr Pieter KLM's president Pieter Bouw: recently announced plans for a Bouw, president, announced a restructuring programme to achieve post cuts the airline to buy back some of K. THIS WOULD DEDFOVE 14.6 Der cent per-share performance meain net earnings for the imporsurements at a time when the tant second quarter and outcompany is struggling to lined a restructuring programma. This is intended to revive its financial outlook. A deal could also aid KLM's restore the return of equity to image in the eyes of potential the 14 per cent achieved last year. He eaid this would industry partners which, in countries like the US, may be require Fl 1bn in cost cuts over ess keen on an alliance with a three years. Industry analysts were scepcarrier seen as a semi-state tical of KIM's ability to meet enterprise. KLM has had a troubled sev. such targets. The airline has en-year tie-up with Northwest entered difficult negotiations investment funds to be listed Atrimes, and is said to be any-



A joint statement said the two sides were "conducting exploratory talks on a possible partial sale of KLM shares by the state", adding only that discussions "are still at such this moment be premature to predict whether these talks

By Gordon Cramb

In Amsterdam

(\$890m).

21

Pinault-Printemps 21 CAE Pollet 13 CBL 23 Prippe-Ringnes CCE 23 RTZ-CRA CS Holding 21 Ricoh Ganadian Airlines **Holls-Royce** Carleberg 21 Rothachild (N. M.) Ceps ' 22 SAI 21 Christian Sal 19 Selvesen (Christian) Coca-Cola 20 Senctury Conseco 24 Sharp 22 **Oridit Lyonnais** 21 Skandla 20 Daiwa Bank Skoda Delwa Securitie Slovek Telecom Dr Solomon's Southern Company 19 Duke Power Statahypotek Eli Lilly 24 Stat Euromoney 25 Stolichny Bank 23 Exolta Sumitomo Trust Formestania Gold Svyazinvest Furukawa Swire Properties GMD 23 Techint 22 Gestetne Telefónica Goodman Fleide 13 Teletra Thomson-CSF Hanson Hyunda 32 Toronto Dominion Bk 25 US Wett 2 ISL 18 VW. 21 18 Valeo ISMM Investments ΠC WI Carr 28 WM **iberis** Iorael Chemicals Wintertitur Insurance 20 20 20 Yamajohi Securities Israel Discount Bank 32 Yukos Hochu

Market Statistics http://www.FT.con Annual reports service 36,37 .31 Foreign attchange Benchmark Govt bonds Bond futures and options 24 Glitz prices London share service. 35.37 Bond prices and yields Managed funds service 23-35 mmodifies prices Idends announced, UK Money mericate 31 New Inti band leauer 25 EWS currency rates Eurobond prices Bourses 44.41 Euroband prices Fixed interest indice Recent lestes, UK 38 FL/SEP-A World Indices 3 31 Short-term int rates FT Gold Minne Index US Interest rates 25 A inti bond ave World Stock Merkels FUSE AC waries share indicas 38

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					- 225	

Bouw's proposed spin-off of exchange. Each would hold # 5 ancillary services and drive to cut wage costs.

But one sirline analyst said in Amsterdam yesterday that a share- buy-back "would cartainly help" to improve finan-cial ratios. "It can afford to buy back the whole lot," he KIM has objected to the capping of its voting rights at Northwest, in which it owns a added.

One formula discussed yesterday involves the creation of 25 per cent economic interest. with its trade unions on Mr on the Amsterdam stock

per cent stake in KLM. This would help preserve its Dutch character and access to bilaterally negotiated landing rights - though it may be regarded elsewhere as a type of protection against takeover.

1

The summit, which opens today, is expected to discuss the Twarist gold still held in France and compensation for pre-revolutionary bonds. In an indication of the move towards a settlement, representatives of the leading associations of Russian bond holders in France yesterday met Mr Jean Arthuis, French economics minister, and Mr Hervé de Charette, the foreign minis-Lex, Page 18 | ter.

Christian Salvesen demerger of Aggreko hire business

By Ross Tiemen Christian Salvesen vesterday

unveiled long-awaited plans to demerge its Aggreko hire bustness and distribute £150m (\$258m) to shareholders through special dividends. former chief executive and chairman who brought the one-time Scottish conglomerate to the stock market, as a "financial sleight of hand" that would not improve performance of the busine The break-up plans, promised in the wake of a bid

approach from rival distribution group Hays in June, were unveiled yesterday alongside pre-tax profits for the half to September 30 up 14.7 per cent to 251.8m.

value to shareholders and "creeach of our businesses". Under the proposals, Salvm will pay an enhanced spe-

But the proposals were cial dividend of 250m, equal to attacked by Sir Gerald Elliot, a 17 pence per share, on Februcial dividend of 250m, equal to ary 3. Provided sharsholders . before the Hays bid, but "it consent, it will also buy back probably would not have haparound 10 per cent of its own shares, through the device of a foreign income dividend, at a cost of £100m.

Masters, chief executive. Provided shareholdere approve, Salvesen will then demerge its Aggrako business. which hires out portable electricity generating, refrigera-

The company said the mea- tion and air conditioning sures were designed to deliver equipment, in the second half of 1997. That will leave Salv. ate the right environment for esen, once best known for its grasping the opportunities for ahipping interests, as a haulage and distribution business, with a food processing arm.

Mr Masters said the demer ger, which will cost £10m-£15m, had been contemplated pened so soon".

But Sir Gerald, a former chief executive and chairman of Salvesen, said the company The dividends will lift group was giving way to pressure geering from 20.3 per cent to from institutional sharehold-103 per cent, said Mr Chris ers. "I question whether the board is fit to carry on," he said

Shares in Salvesen eased 1%p to 322%p.

Results and Lax, Page 25

US tests alternative newsprint

By Bernerd Simon in Toronto

ix US newspapers hava tarted publishing on newsrint made up partly of mateial from farmers' fields other than forests. The experiment in Califrnia and Oregon will give eart to publishing companies affeted by volatile paper rices and an industry facing ressure trom environmentalts who want to conserve fersis. Pulp prices have swing . Wood chips and recycled vested." etween \$390 and almost

1.000 a tonne over the last ouple of years. The new paper is a mixinge California rice straw, Ora-

on tye grass and fescue grass om Alberta, Rach of the newspepers which include the Los Angeles

Times - printed a few pages

on the newsprint, but said the North America's biggest newsexperiment was a success. print makers. Between 10 per cent and 20 per cent of the paper is made up of the "agri-pulp". The agri-pulp technology

was developed by Arbokem, a small company based in Vulcan, Alberta. Mr Al Wong, Arbokem's president, said his company was "not going to run the wood guys out of busineper are the two raw materi-

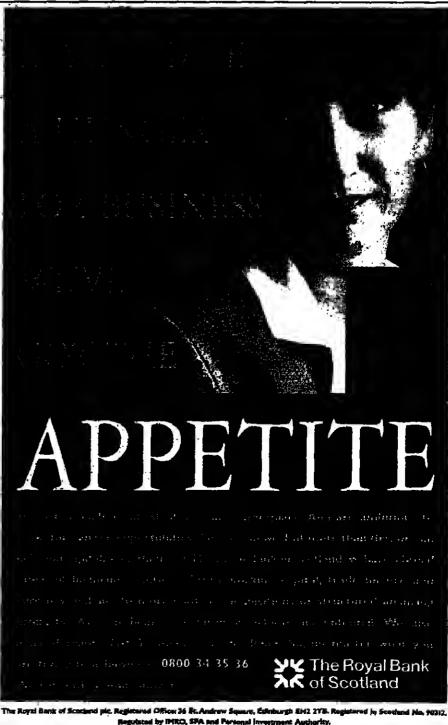
als used in papermaking.

in running another trial," said Mr Eric Jensen, operations duced by Smurfit, ona of brought down.

An official at the Sacramento Bee, which put 20 tonnes of the paper on its presses, said: "It was no problem for us. it appeared just like normal newsprint." Smurfit said: "What we're

looking at are agricultural products that are grown on an annual basis, where the stubness" but stressed it was ble is left in the field after the creating a third fibre supply. seed head has been har-

There are some drawbacks to agri-pulp: the cost is almost Initial reaction was enthusi- double that of wood pulp and astic. "It performed well rice straw has shorter fibres, enough that we're interested raising questions about its suitability for recycling. However, recycled paper was much manager at the Oregon City more expensive than virgin mill where the paper was pro- wood pulp until costs were



INTERNATIONAL NEWS DIGEST

COMPANIES AND FINANCE: INTERNATIONAL

Absa ahead of expectations with R595m

By Mark Ashurst in Johannesburg

20

Amalgamated Banks of South Africa, the country's largest banking group, has announced interim results which move it closer to the benchmarks set by its peers.

Net income increased 16 per cent from R515m to R595m (\$129m) for the six months to September 30. Earnings per share were 38 per

cent higher at 101 cents compared with 73 cents. The interim dividend was up 26 per cent, from 21.5 cents to 27 cents a share.

be planned mega-

Sweden's financial sector.

protect and enhance their

has centred on Statshypotek.

with its dominant 30 per

cent share of the mortgage

lending market. The govern-

ment, Statshypotek's largest

shareholder, plans to sell its

34 per cent stake next year,

and Sweden's four leading

banks have been linked with

all or part of its operations.

- in many eyes an unlikely

suitor - beat the banks to

tha punch. It was considered

unlikely because it is an

insurance company and it

was the banks which were

But in the event, Skandia

Much of the speculation

market shares

merger between Skan-

dia, Sweden'a largest

its four constituent banks, but ana- 2000; the peer group average for lysts said the results were above expectations. The shares gained 10 cents to close at R23.20 after a day of interrupted trading caused by technical problems at the Johannesburg Stock Exchange.

Mr Danie Cronje, chief executive, said the improvement reflected efforts to cut operating expenses, which took 68.3 per cent of operating income, down from 70.5 per cent previously. South Africa's four commercial banking groups cent.

the period was 65.8 per cent. Operating expenses were swollen by a R120m write-down of compater systems pending the introduction of Absa II, an integrated operating system for use by all the group's banks. "About 80 per cent of the information technology risk of merging Absa's constituent banks] is now behind us," Mr Cronje said.

increased 59 per cent from 0.64 per income, from 35.2 per cent previ-

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- 5,058

AATS

-506,500

29,580

18.5

Skandia pre-empts banking sector shake-out

Creating the Nordic region's biggest financial group

Marged group -

5-0-1

Total assets (SKr m) _

Operating profits (Skr m)

Adjusted eps (Skr)

tos (Ska

Customers (m)

Source: De

Employees To 31 Sectorber

Pre-tax profes (SKT m)

Shareholders easily (Skrmi 27,200

Absa has struggled to integrate have set a target of 60 per cent for cent of total advances to 0.84 per ously, in line with Absa's goal of Conservative provisioning made

it unlikely that the charge would increase in the second half, despite increased pressure on borrowers following last week's one percentage point rise in the prime rate. Net interest income was 23 per

increase in the net interest margin from 4.36 to 4.63 per cent. The charge for bad debts 38.9 per cent of total operating activities was buoyed by the

developing a more balanced portfolio. The peer group average is 42 per cent.

Increases in mortgage lending and instalment credit business, failed to keep pace with the growth in the sector, causing the group'a overall market share to fall from cent higher at R2.6bn, helped by an 28.7 per cent to 27.6 per cent.

The increase in corporate lending trailed tha other banks, Non-interest income contributed although income from trading

dic operations in non-lifa

and reinsurance premiums

have been under pressure

amid heavy claims and

costly investment hy Skan-

dia in a declining market

outside its main growth area

a drain on Skandia. The two

its administration and office

networks, and hy pooling its

information technology.

But other analysts said a

tougher competition.

weaker rand.

ek share price

Thomson-CSF set to axe 5,000 jobs Thomson-CSF, the defence arm of France's

state-controlled Thomson electronics group, expects to trim its domestic staff to 32,000 full-time equivalents by the end of next year - a reduction of 5,000, or 13.5 per cent, from end-1995 levels. The company said the cuts reflected market conditions. France-based staff at the end of this year would total some 34,700. There would be no David Owen, Paris outright redundancies.

Telefónica eyes Latin America

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Telefónica, the Spanish telecoms group, plans to create a new operator in Latin America to offer data transmission and value added services to channel international traffic to its area operators, according to the Spanish financial newspaper Gaceta de los Negocios. The new operator would also allow the entry of a US partner to ensure and ease the interconnection with the US, the report said. Telefónica's international arm, Tisa, announced more than a year ago that it was planning to set up a pan American network of global services sustained initially by operators Tasa of Argentina, CTC of Chile and Telefónica del Peru. The project would be extended in a second phase to the entire area, the report said.

Reuter, Madrid

made little aense. "If the ActivCard heads for Easdaq

The race to list on Easdaq, Europe's new stock exchange for high-growth technology stocks, accelerated yesterday as ActivCard, a French developer of smart cards that make identity checks on users of personal computers, announced it was planning to raise np to \$30m on the new market. ActivCard, which is issuing solely new shares in a combination of public offering and private placement, hopes to start dealings in early December.

The company, which is expected to turn profitable in the third quarter of 1997, will use the new capital to fund the next two quarters of operating deficit, to increase production, and to expand its research and development programme. Dr Solomon's Group of the UK, which combats computer viruses, is scheduled to start trading its shares on the established North American market Nasdaq today , and to become the first Easdaq-traded Katharme Campoell company tomorrow morning.

Valeo upbeat on dividends

Valeo, the French automotive supplier, expects to make a more generous dividend payout for the 1996 financial year and thereafter. In an interview with the French La Tribune newspaper, Mr Noel Gontard, chairman, said that until now the company had been restricted in its dividend payments by the need to pay off debts. Mr Goutard also said Valeo would consider a cash call if it was seeking to make an important investment. AFX News, Paris

Winterthur sees 20% advance

Mr Peter Spaelti, chairman of Swiss-based Winterthur Insurance Group, said the company's full-year net profit could rise nearly 20 per cent. In a interview with the Finanz und Wirtschaft newspaper, Mr Spaelti said net profit had grown an average of 19.6 per cent from 1993 to 1995 "and that we expect this [type of profit growth] to AFX News, Zurich happen in 1996".

Israel Discount Bank ahead

Israel Discount Bank, Israel's third-largest bank, yesterday announced an 11 per cent rise in net income for the first nine months of the year but made larger

insurer, and Statshypotek, relative to the Affarsvariden General the country's biggest mort-105 gage bank, marks the opening gambit of the much-1004 heralded restructuring of 95 Financial deregulation. sluggish domestic growth 90 and looming European monetary union have united to form a strong impetus for consolidation in the industry as leading groups compete to

Skandia abant price

1226 Dec

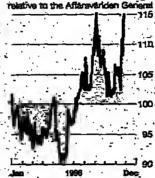
sold, this announcem

less, the tie-up between Skandia and Statsbypotek would create the largest financial aervices group in the Nordic region, with total assets of SKr500bn (\$75.6bn) and a market capitalisation of around SKr45bn. Executives of both compa-

nies were at pains in Stockbolm yesterday to highlight the merger's merits, saying it would enhance sharebolder value next year and expected to initiate tha yield synergy and cost bene-

rationalisation. Neverthe- fits totalling SKr2bn in valued at SKr7bn - and said Some emphasised the value 1997-99. Yet the deal he had no confidence in Statappeared to raise as many shypotek's board.

questions as it answered. Where this leaves the deal The first question is is hard to say, Skandia expand its unit-linked whether the Swedish govern- would not be drawn on how operations in Scandinavia ment will support it. In an it would act were it to be extraordinary show of dis- rebuffed by the government, gruntlement. Mr Erik although it said its aim was Asbrink, finance minister, 90 per cent acceptance. The denounced Statshypotek for, picture became even more in effect, going behind the hlurred after Statsbypotek government'a back. He said it would consider any suggested the Skandia hid higher competing offer.



of Statshypotek's SKr4hn-SKr5bn surplus capi-

tal for Skandia as it seeks to

The unit-linked operations,

intend to dispose of the merged unit, holding property valued at SKr12.3bn, by and ahroad. These have spinning it off to shareholdgrown from 30 per cent of ers or through a sale. operating profits last year to The combined group says it will save SKr1.2m by the end of 1999 through merging 42 per cent so far this year.

grouped with life assurance to form Skandia's AFS unit, have been the motor of its

Analysts ware divided growth in recent years. By contrast, Skandia's core Nor-

had damaged its own plans for auctioning its stake - over the logic of the deal. These securities have not been registered under the Securities Act of 1933 and may not be offered or sold in the United States except in accordance with the resule restrictions applicable thereto. These securities having been previously ers as a metter of record only.



Greg McIvor Pripps Ringnes reveals hitch in **Coca-Cola talks**

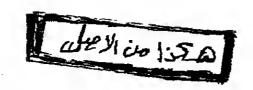
Nordic drinks group Pripps 1997. "It now appears clear Ringnes said yesterday that that the parties will not negotiations with Cocs-Cola reach agreement on finalisof the US over the winding the negotiations on the basis of the letter of intent." ing-up of a production and distribution alliance in Swe-Pripps Ringnes said.

AFS market is growing, then why not just raise capital to fund that growth rather 100 1 90 estate portfolio might prove

than going through this that Statsbypotek's real

elaborate procedure to buy a hank with falling market share and falling margins?" asked Mr Pater Thorne, banking analyst at Paribas Capital Markets in London. There was also concern

r	Nemira Oy		ficulties, but talks were con- tinuing, Reuter reports from Stockholm.	adequate agreements con- cerning the winding up of cooperation in Norway and	The annualised return on shareholders' equity rose 0.4 per cent to 7.7 per cent over the same period last year. Net income rose from \$61m last time to \$67.6m, But
Gle	obal Offering o	of	"We are still in negotia- tions. It might be difficult to	Sweden are continuing."	operating income before debt provisions fell from \$206m to \$201m. Provision for bad debts grew 48.9 per cent, from
	0,000 Offer Sh		reach the terms we came to in June." Pripps Ringnes	talks with Denmark's	\$62m - or 12.2 per cent of income from financing operations - to \$92m - equivalent to 17 per cent of income
			said. Last year Coca-Cola can-	production and marketing in	from financing operations. Judy Dempsey, Jerusalem
in the form of Offer Sh	ares and America	n Depositary Shares	celled a 43-year-old licensing deal with Pripps Ringnes, a	Carlsberg has snch an	Israel Chemicals sharply up
18,000,000 Offer Sha	ires were offered b	y the Finnish State	joint venture by the Swedish vehicle maker Volvo and		Israel Chemicals, the fortiliser and chemicals group, reported a abarp rise in profits for the first nine months of the year fuelled by exports and despite the high value of the shekel against the dollar, Mr Igal Dimant, ICL
	Global Coordinator		The reason for the falling- out was not known but some		president, said. The company recovered from a loss of \$15.4m over the same period last year to a net profit of
Goldm	an Sachs Internat	tional	observers suggested Coca-	be based on the agreements	\$56.8m this year following a restructuring of the group
			Cola was unhappy with its Swedisb sales.	letter of intent was entered	and further expansion. Sales rose from \$1.03bn to \$1.2bn. Investments were ahead from \$342m to \$468m.
			In June this year the two companies produced a letter	This meant that in Swe-	Exports account for the majority of JCL's sales, but Mr Dimant said the company still faced an overvalued shekel
	Nardic Offering		of intent concerning the winding-up of their co-opera-	on April 1 1997 and from that	at a time when export driven Israeli businesses which produce in the country are saddled with high interest
	5,882,000 Shares		tion in Norway and Sweden. They decided to proceed	date Coca-Cola would take responsibility for its own	rates, as well as an inflation rate of about 11 per cent which raises salary costs. ICL, through the Dead Sea
This portion of the offering	ng was offered in the Nordic Countries	by the undersigned.	with distribution in Sweden and Norway uninterrupted	Production and distribution. "Pripps has previously	Works, its subsidiary, last year formed a joint venture with Volkswagen, the German automotive company, to
Merita Corporate Finance	Ltd Gold	man Sachs International	until February 1997. Pripps Ringnes was to con- tinue to produce Coca-Cola in these markets until the	stated that the company dis- putes Coca-Cola'a legal right to cancel the agreement in Sweden, and Pripps will as a	establish a magnesium reclamation plant. Mr Dimant said the facility should come on stream during the first quarter of next year after an initial investment of \$350m.
Den Danske Bank		Handelsbanken Markets	end of 1998. The parties subsequently	consequence of a cancella-	Judy Dempsey Comments and press releases about international
Arctos Securities Ltd		Oy Erik Selin Bankers Ltd.	agreed to extend co-opera- tion on sales and distribu-	pensation against Coca-	companies coverage can be sent by e-mail to international companies of contesting and
	Rest of the World Offering		tion in Norway until May 1,		
	10,000,000 Shares				· · ·
This portion of the offering was offered outs		States and Canada by the undersigned.	NOTO OF DRAW		GLOBAL EMERGING MARKETS INVESTMENT COMPANY
Goldm	an Sachs Internat	ional	The North of Subliand Water Authorit lender under a restricted procedure, th	ATION TO TENDER by is announcing its intention to put to e supply and maintenance of its fleet of	Societi d'Investissement à Capital Variable Siège social: 47, Boulevard Poyal, L-2449 Lucembourg R.C. Lucembourg & 47,732 WOTICE OF MEETING
Dresdner Kleinwort Benson	Indosuez Capital	Merrill Lynch International	Commercial vehicles and on-road plant. The innder will cover three options and their interest in may or all options.	interested parties are lavised to indicate	Dear Shareholder
Dalwa Europe Limited		HSBC Investment Banking		t line with maintenance protogeneous for	We have the pleasure of inviting you to attend the Annual General Meeting of shareholders, which will be held on December 5, 1995 at 11.00 s.m. at the registered office at 47 Souleward Royal, L-2449 Lucembourg, with the following agenda: ASSENDA
		nobe investment banking		sintenance, service and repair only over	 Presentation of the reports of the Board of Directors and of the Auditor. Approved of the balance sheet, profit and loss account as of Sectorshee on some
	North American Offering			sinessace, service and repair only over	and the allocation of the net profile. 3. Discharge to be granted to the Directors for the financial year ended September 30, 1996.
	4,118,000 Shares			considering other innovative solutions	 Action on nomination for the election of the Directors and the Austitors for the Browing year.
This parton of the aftering wa in private afterings p	as offered in the United States and Ca sursuant to Rule 144A under the Secur	nada by the undersigned itles Act of 1933.	The Anthonity covers an area of Scotlan to West from South of Perth and all the the island groups of Western Isles, Orio	nd approximately from a line drawn East mainland North thereafter and includes my and Shetland.	5. Any other buttiness which may be properly brought before the meeting. The shareholders are adviced that no quorum for the teams of the agenda is required, and that the decisions will be taken at the majority vote of the shares present or represented at the Meeting. Each store is endded to one vote. A strateholder may act is main the total of the Meeting.
Goldman, Sachs & Co.		Merrill Lynch & Co.	pieces of plant valued at approximately	h of Scotland Water Authority intends to	at any Meeting by proxy. By order of the Board of Directors
	Finnish Retail Offering		their ability to provide the services in whole of the Authority's area of operation	Il be expected to be able to demonstrate to the categories applied for within the cost. To or three should be able to demonstrate	Notice to Heiders of
	6,000,000 Shares		their ability to cover a specific geogra Tender documoni.	phic area as set out in the Invittion to	MEDICAL CARE INTERNATIONAL INC.
	was offered to retail investors in Fintal	nd by the underskywer!	Parties interested in being invited to Te	ader must, in the first instance, apply to inher 1996, for a Vendor Qualification	6%% Convertible Subordimated Debentures Due 2006 *CUSIF SIASD5AC5
				arties to leader from the list of qualified	In accordance with Scenon 1406 of the Indonese dated as of Ocasher 23, 1991 (the "Indonese") for the GVS Convertible Subardianted Debenturat (the "Debenturar") of Medical Case International, Inter. a wholly owned adhering of Medical Case Antecide, Inc., a wholly-conted materialisty of Colombia/HCA Healthcare Concernion (the "Concernio"). These Concernion (the state of the Medical Concernion (the "Concernion"). These Concernion (the Scenese Rest) when the state of the Scenese Rest (the Scenese Rest) and the Scenese Rest)
Merita	Corporate Finance Merita Bank Ltd	e Ltd	Mr I Paisley, Transport Manager, Nort House, Invergowrie, Dundee, DD2 561602	588. Tel: 01382 563286 Fax: 01382	Healthcare Comporting of powers Carlo America, no., a what's control subsidiary of Columbia/NCA Healthcare concernsion of the "Company". These Commerces Bank National Association, as anticitation Transfer and/or the Indentum, has been adjusted to U.S. 306,36 or 14.3825 shares of Columbia/NCA Healthcare Corporation contanous area for adjusted to U.S. 306,36 or 14.3825 shares of Columbia/NCA Healthcare adjusted effective October 5, 1996. Nextors the Company and the Transes and an annual of Debantanes. The Convention Price was Nextors the Company and the Transes and an annual of Debantanes. The Convention Price was Nextors the Company and the Transes and an annual of the soft of an or whether to convert
Okobank		Postipankki Ltd		ad does not constitute any part of the	MEDICAL CARE INTERNATION AL THE
November 1996			Communities.		Datek November 22, 1999 "The CUSEP manifer Band along is provided for the convenience of the balance of the Bebenares, and mather Texas Contaneor Bank, Columbial FCA and Medical Care warning in convenience or accounty.



COMPANIES AND FINANCE: EUROPE

US groups reach deal in Slovak GSM dispute

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work, ending a dispute that 50 per cent. has its origins in the The dispute arose after the terms. break-up of Czechoslovakia government said that Slovak

each agreed to take a 20 per

Two US telecommunications standard for mobile tele- ogue mobile system. They ment's policy of favouring groups have reached agree- phony (GSM) system, one of believed they were entitled ment with Slovakia's state two the government granted under that contract, dating awarding contracts. owned telephone company this year. Slovenske Teleko- from 1991 and covering on ownership of a new digi- munikacie (Slovak Telecom), operations throughout fortal mobile telephone net the state operator, will hold mer Czechoslovakia, to the GSM licence under the same

The current Slovak govocarly four years ago. sharebolders must own 60 US West said yesterday per cent of any consortium that it and Bell Atlantic had granted a GSM licence. including new ownership

EuroTel was awarded the GSM licence in September offer services in the three and given 90 days to meet main Slovak cities by March. local investor. the ownership rules. At one warned the consortium supply equipment. would lose the licence if it on setting its own terms, failed to agree with the has given Sloviel, which Tel is likely to contribute to including new ownership terms. A settlement was won the second GSM licence, US West and Bell Atlantic rules, when it unveiled plans reached after several weeks a head-start in launching its according to its stake in the cent stake in EuroTel Brati- own 49 per cent of another in January to grant two of negotiations between the new service throughout Slo- joint venture.

By Vincent Boland in Prague slava, recently awarded a joint venture with Slovak GSM licences. This was con- two companies and Slovak vakia. France Télécom owns licence to operate the global Telecom operating an anal- sistent with the govern- Telecom. 35 per cent of that joint ven-

ment's policy of favouring US West said yesterday ture. Its partners are Slovak-domestic investors when EuroTel would now 'fulfil is's state-owned electricity awarding contracts. all requirements of the GSM and gas utilities, three licence" and promised to energy distribution companies and a privately-owned

Each GSM licence cost It has selected Ericsson, the point the telecoms ministry Swedish telecoms group, to \$8m, and both networks will require substantial invest-The dispute at EuroTel ment. Each partner in Eurothe cost of the investment

EUROPEAN NEWS DIGEST SAI officials quit after court case

21

Mr Salvatore Ligresti, chairman of Societa Assicuratrice Industriale, the Italian insurance group, has resigned, said Mr Luciano Roasio, director-general, Mr Roasio also announced the resignation of Mr Fausto Rapisarda, managing director. SAI presented Mr Ligresti and Mr Rapisarda's resignations to Isvap, the insurance industry control body, which had asked the two officials to resign after the appeals court's sentence in a case concerning bribes paid to gain insurance contracts from Ente AFX News. Milm Nazionale Idrocarburi.

Crédit Lyonnais head upbeat

Crédit Lyonnais, the French bank, hopes for a break-even result in 1996 after the inclusion in this year's accounts of provisions covering all restructuring plans until 1998. Mr Jean Peyrelevade, chairman, said in a radio interview: "Credit Lyonnais is doing much better." Crédit Lyonnais' international corporate banking division had a net return on equity of 15 to 20 per cent. a level comparable to that achieved by the best UK and US anks, he said. However, the profitability of its domestic and European retail banking division was close to zero. Mr Peyrelevade said the bank was "already rescued", but added that the next round of talks with the EU on the privatisation of the bank would determine "once and for all Crédit Lyonnais' future". AFX News, Paris

Aerospatiale bullish

Aerospatiale, the French aircraft manufacturer, was likely to achieve full-year net profit of twice the FFr273m (\$53.6m) profit made in the six months to June, Mr François Auque, finance director, said in an interview in the German newspaper Handelsblatt. The company expected profit of about FFr2bn for the oext two years, he added. Mr Auque said the forecasts take account of cuts in defence budgets, but have not integrated all the positive effects of Airbus Industrie's strong order book. AFX News, Frankfur

French retailer to lift exports

Pinault-Printemps-Redoute, the French retailer, planned to increase its foreign sales to 40 per cent of its turnover by 2000. Mr Serge Weinberg, chairman, said in an interview with French daily Le Figaro; "Last year, the Pinault-Printempe Redoute group made 28 per cent of its sales outside France, which is too little." He also said the company did not plan any further significant divestments We will continue the ratiooalisation of marginal activities, but there is no major sale planned," Mr Weinberg said. AFX News, Paris

CS Holding appointment

CS Holding, the Swiss banking group, has filled the last gap in its new top management team with the appointment of Mr Walter Knabenhans as chief risk officer. Mr Knabenhans was chief operating officer of Credit Suisse Financial Products, Management at CS Holding, which is changing its name to Credit Suisse Group, has been in flux since the group announced a William Hall, Zurich restructuring in July.

Comments and press releases about international companies coverage can be sent by e-mail to international companies (infl.com.

Carlsberg above expectations

By Hilary Bernes in Copenhagen

Carlsberg Brewery Group increased pre-tax profits 10.5 per cent from DKr1.42bo to DKr1.57bn (\$272m) in the year ending September 30. month, said the group was "oot displeased" with the result, which was slightly above expectations. However, the most-traded B shares closed DKr7 lower at DKr375 in Copenhagen yesterday. Carlsberg is poised to

acquire a 20 per cent stake in the UK brewery group to be created from the merger of Bass and Carlsberg Tetley. Completion of the merger.

OBITUARY: Ludvík Kalma

announced on August 26, is ing DKr10m to DKr318m. being held up while an opin-Tax, however, rose 29 per ion is awaited from the UK cent from DKr843m to competition authorities. DKr444m, holding back the The Danish group is also increase in group net profits, negotiating to expand over which ross 4.6 per cant, from seas for the first time in the DKr1.07bn to DKr1.12bn. soft drinks business. It is in Earnings per share

Mr Poul Svanholm, the talks with Coca-Cola to increased from DKr15.69 to ontgoing chief executive extend its co-operation in DKr15.63. The dividend will who will be succeeded by Mr Denmark - covering product remain unchanged at Flemming Lindelov next tion and distribution - to DKr3.40 a share. sweden and Norway. This follows the US drinks ing profits increased group's decision to end DKr140m to DKr125bn. This co-operation with the Pripps was despite a DKr470m view Mr Walther Paulsen, Carlsto DEr4.30bn as the advertis-

berg co-managing director, said the talks had not been completed, but "a positive" ing spend was increased to support the Carlsberg and Tuborg brand names in core outcome" was expected. markets. Pre-fax profits were helped by rising returns from the group's financial assets, with and marketing efforts, espe-

countries undergoing rapid development_

Mr Svanholm attributed the growth in operating profits, despite the sharp rise in sales and marketing costs, to improving productivity.

Sales increased 5.3 per cent, from DKr17.02bo to DKr17.96hn. Beer sales, of which 84 per cent were outside Denmark, rose 2.2 per cent to 32.3m hectolitres.

Carlsberg, which has increased worldwide beer sales 50 per cent over the past five years, said it expected continued steady growth. despite intense competition in an industry marked by growing concentration.



PROFILES TRUE T



Czech who smoothed path for Skoda's move west

lowing a road accident, was the most prominent Czech in five years has gone from revolutions of 1989. communistera sloth to survive and - increasingly busine

with the more aggressive

· .

Mr Ludvík Kalma, chairman after the Czech government of the Skoda Automobilová sold Skoda to Volkswagen. the sale to Volkswagen was carmaker, who has died fol- This was one of the most being finalised, and became significant east-west deals signed in the immediate face. presence at a company that aftermath of the democratic A veteran of the Czech

motor industry. Mr Kalma prosper in the cut-throat joined Skoda in April 1991 international antomotive after heading Motor Jikov, an automotive components Mr Kalma's deliberate plant in southern Bohemia, manner contrasted sharply near the town of Ceske

Budejovice where he was

which now owns 70 per cent Volkswagen's Audi and Golf of the company. models. Ironically, the car Mr The Octavia was recently

the Czech company's public Kalma was driving when it unveiled to much fanfare, As a huge investment prowas in collision with a truck with some Skoda dealers in gramme got under way he near the southern town of Prague reworking their helped smooth early ten-Tabor on Sunday night was sions between Czech and Skoda's latest model, the German executives, pulling the company through a diffi-Octavia, which he helped launch this autumn and for cult transition without which the company has high hopes

Today Skoda is the Czech Skoda has spent heavily Republic's largest exporter on building a new plant make. style brought to the dowdy born in October 1941, and and expects to break even or at Mlada Boleslav in the but venerable company by which he joined in 1960 as an post a profit this year, for past two years to bouse a

He took over at Skoda as arrival of Volkswageo, Octavia, which is based on the company will be responsible for up to 10 per cent of total Czech exports in two vears.

Mr Kalma was chairman of the Czech automotive showrooms to display the model to best advantage. It is already common on Czech roads, its sleeker lines in marked contrast to the boxy Forman and Favorit models Skoda ooce used to

Skoda hopes the Octavia yet been named. will be a big export-earner, and some economists predict

industry association and a vice-president of the Union of Czech Industry. He is survived by his wife and three children. Police reportedly charged the driver of the truck with

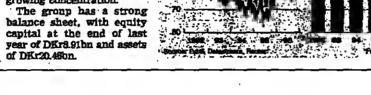
causing the accident. No successor at Skoda has

Vincent Boland

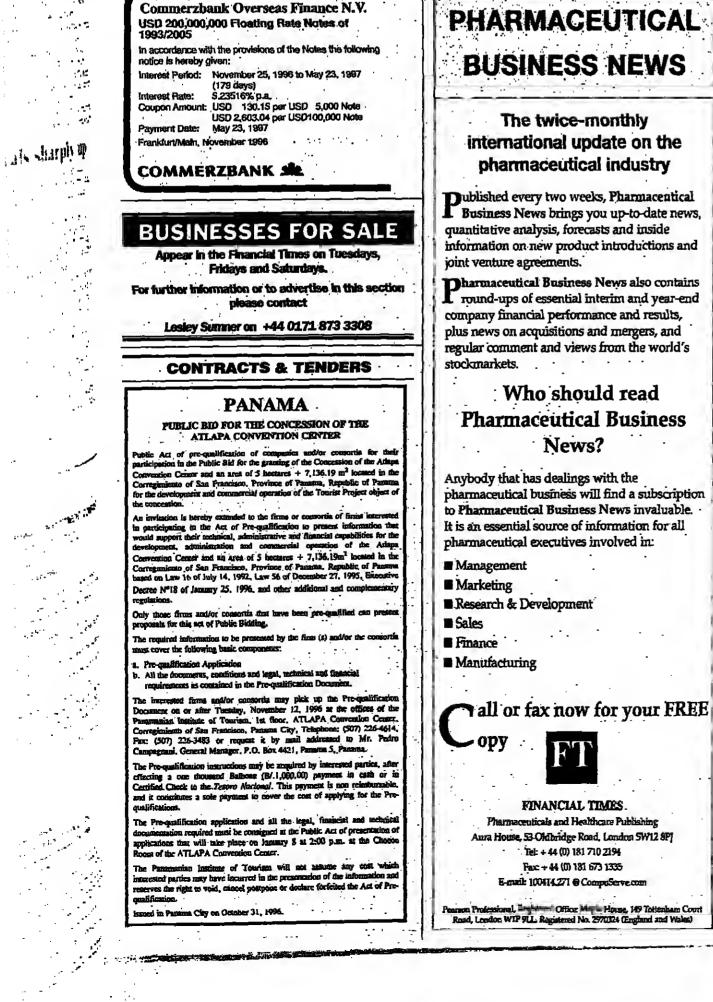
its senior German executives, engineer, the first time since the new assembly line for the 1.1 · · · · **Commerzbank Overseas Finance N.V.**

undue unheaval.

net financial income increas- cially in China and other of DKr20.48bn.



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This announcement appears as a matter of record only. **BAVARIA S.A.** US\$400,000,000 **Guaranteed Senior Term Loan** Administrative Agent Santander Investment Bank Limited Arranger and Co-Syndication Agent **Co-Arranger and Co-Syndication Agent** Santander Investment Securities Inc. Citicorp Securities, Inc. Co-Agents ABN AMRO Bank N.V. Bank of America NT & SA Morgan Guaranty Trust Company of New York Société Générale The Royal Bank of Scotland plc Westdeutsche Landesbank Girozentrale, New York Branch Senior Managers Argentaria-Banco Exterior de España Banque Nationale de Paris, Panama Branch The First National Bank of Boston The Industrial Bank of Japan, Limited Managers Hua Nan Commercial Bank, Ltd., New York Agency The Dai-Ichi Kangyo Bank, Limited Union Bank of Switzerland Lenders Banque Française du Commerce Extérieur The Fuji Bank, Limited Santander Investment October 1996



A global leader in reinsurance

Group, yesterday announced the sale of a controlling nese sovereignty.

control in the Marriott will be sold to Chishore Enterstake in . Hong Kong's Swire said hotels were not prise, a vehicle owned 65 per J. W. Marriott Hotel to a a core business for the cent by Hotel Nikko Hong

plans to expand in the fastgrowing Asian power sector. Mr Stewart Elliot, Cepa chief executive, said the ote was "one more step

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The Britt Allcroft Company plc Mercury Asset Management first invested in The Britt Allcroft Company plc,

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#### group of Singaporean and local investors. Swire, which will retain a the five star hotel, declined stakes. to disclose financial terms. But market estimates sug-

By Gwen Robinson in Tokyo

Ricoh, one of Japan's leading

makers of office automation

equipment, yesterday reported record interim earn-

ings, belped by the weaken-

ing of the yen against the

dollar, rationalisation, and

the takeover of London-

based trading firm Gestetner

The group, which encom-

asses more than 350 subsid-

aries and affiliates, saw con-

solidated recurring profits

jump 26 per cent to Y28.6bn

(\$257.13m) in the six months

to September. The increase

in net profit was even

increase was driven by the

strong performance of the

two core businesses, tobacco

Net income rose 19 per

cent to Rs14.19bn, while net

profits were up 28 per cent to

Rs1.81bn. Trading margins

improved from 26 per cent to 31 per cent. ITC said the

"strong improvement in

profits was despite the provi-

sion of over Rs500m on

account of past liabilities".

and cigarettes.

Holdings in October 1995.

gest that the purchasers, which include CDL Hotels and an investment arm of the Singapore government, are paying about HK\$2.2bn

UK-controlled group, and that the sale agreement was in line with its strategy 20 per cent shareholding in of retaining minority "It is a good time to sell." said Mr Rohan Dalziell, sec-

Y13.88 to Y17.61 a share.

This was attributed to the

acquisition of Gesteiner

Holdings and its sales net-

works in more than 40 coun-

tries. The takeover lifted sales by Y55bn, the company

said. Overall sales in the

period also hit a new high,

growing 21.3 per cent to

Y632.8bn, while overseas

Y226bn

sales shot up 63.2 per cent to

By division, sales of copi-

ers rose 30 per cent to Y393.4bn and information

equipment by 6.1 per cent to

Y141.4bn. Colour copiers, in

particular, are selling well,

and are now averaging 50

that owns 32 per cent of ITC,

Deveshwar, FTC chairman,

over the group's manage-

ment structure, and the

investigation by finance

alleged violation of foreign

exchange regulations. They expect ITC, which has nearly

60 per cent of the Indian cig-

arette market, to do equally

well in the second half,

ccount of past liabilities". Exports were up nearly 35 Earnings per share rose per cent to R\$3.57bn. Follow-

tor analyst at ING Barings in Hong Kong, referring to the strength of the market over recent months. The Marriott is one of

three five-star hotels which (US\$284.5m) for their 80 per belong to the Pacific Place cent stake. development on Hong Kong The long-anticipated deal comes amid a strong upturn Island, Swire has sold conin the Hong Kong hotels sector, fuelled by rising room the Shangri La and the Control of the two other hotels ~

Resources. The remaining 35 per cent stake will be held by Recosia, which is whollyowned by the Singapore government. The accord marks a strategic move into the local five-

**Gestetner buy helps lift Ricoh 33%** 

record Y12.9bn, or from in value terms. Ricoh also

star market by CDL Hotels, the Hong Kong arm of Singapore's Hong Leon group. It already owns several international botels, including the Gloucester Hotel in London and the Regent in Kuala Lumpur

tion of the deal, within three Asean Resources, the months

noted strong salee of net-

work products for computer

users such as the Imagio

MF200 digital photocopier,

PC Laser NX-100 printer and

dent non-executive directors.

managing director of Ben-

nett Coleman, which owns

the Times of India publica-

tions, and Mr B Vijayarag-

vant. "They are the unanimous choice of the

Indian financial institutions

which own 38 per cent of the

company and of BAT," said

an executive. ITC will

appoint one more nonexecutive director soon.

DC-2 digital came

Kong, which is controlled by CDL Hotels and Asean Hong Kong property and

the Hotel Nikko.

tinue to manage the 604-

room hotel, according to

Swire. It said an initial

deposit for the acquisition

had already been paid, with

the balance due on comple-

Y1,288bn, up 15.7 per cent.

bid will go before the courts financial services group. in Bermuda, where Cepa is incorporated, for approval. already has exposure to the Hong Kong hotel market through its investment in This is expected to be a formality, and the deal is likely to be finalised by the end of J. W. Marriott will con-

the year or early 1997. Once the agreement has been approved in Bermuda, shareholders will decide wbether to choose a cash offer or a cash and share alternative. Under the casb option they receive HK\$18.50 for each Cepa share.

towards completion of the

agreed bid. Next month the

The alternative is one new Cepa share for every five shares held, plus HK\$69.50. There is an additional cash payment of HK\$8 for the cent to Y60bn on sales of alternative offer, contingent on the financing of a power Sharp, another leading plant in Indonesia. Cepa maker of office antomation said it was still in negotiaequipment as well as contions on funding arrangesumer electronics, yesterday ments for the Tanjung Jati

reported increased earnings project. for the third consecutive six-Depending on the decitions of investors, Hopewell will be left with a stake in Cepa of between 12 per cent and 20 per cent. The prop-

be even greater, as it was too Y42.6bn on sales of Y865.3bn up 7.8 per cent, in spite of a decline in prices. Consolidated net profit rose 8.9 per cent to Y24.2bn, or Y21.62 a share, up from Y19.98. NOTICE TO HOLDERS

erty and infrastructure roup, which is headed by Mr Gordon Wu, will accordingly receive heiween BK\$9.64bn (US\$1.25bn) and HK\$12.26bn to help bolster its balance sheet and reduce debts. Mr Wu will remain as executive chairman of the Asian power group.



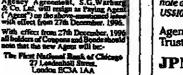
and Mr Yogesh Chander Mr Ram S Tarneja, who was

minietry officials into havan, a retired civil ser-

NOTICE TO BOLDERS ASDA-MPT GROUP PLC £108,008,900 9 5/8 per cent. Beady doc 2003 NOTICE IS HEREBY OIVEN that, pursuant to Clause 11(8) of the Paying Agency A greenheat, S. G. Warburg & Co. Let, will resign as Paying Agent ('Agent') on the shown-memory agent ('Agent') on the shown-memory and will officet from 27th December, 1996.

Tet: 0171 438 4270 Par: 0171 867 9186

26th November, 1996



CS FIRST BOSTON GROUN CS First Boston Finance, B.V. US\$200.000.000 Guaranteed subordinated floating rate notes 2003 Notice is hereby given that for the interest period 26

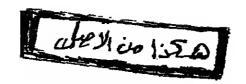
November 1996 to 27 May 1991 the notes will carry on interest rate of 5.875% per annum Interest payable on 27 May 1997 will amount to US\$29,70 per US\$1,000 note and US\$297.01 per US\$10,000 note and US\$2,970.14 per US\$100,000 note.

Agent: Morgan Guaranty Trust Company

**JPMorgan** 

early in the first year of the acquisition to achieve substantial momentum." For the full year, Ricoh expects consolidated recurgreater - 33.5 per cent to a per cent year-on-year growth ring profit to rise 21.1 per SONY CORPORATION Bonds 2909

In the second half, Ricoh is likely to reap even greater month period, on steep benefits from the acquisition growth in domestic sales of of Gestetner, said Mr Kimihcommunications equipment ide Takano, analyst at Dresdner Kleinwort Benson. and overseas sales of personal computers and other The synergy effect between information technology. the two over this term will Consolidated recurring profit rose L4 per cent to



### **COMPANIES AND FINANCE: THE AMERICAS**

### AMERICAS NEWS DIGEST **Applied Materials** By John Authers in New York buys Israeli group

Applied Materials of the US, one of the leading suppliers of water fabrication system and services to the global semiconductor industry, yesterday announced it was paying \$285m for all of Opal and Orbot Instruments, subsidiaries of Clal Industries, the Israeli conglomerate.

S. M. A. Stewart

US bid for

Cepa win

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The move will give Opal and Orbot Instruments. leading suppliers of CD-SEM systems and wafer and recticle inspection systems respectively, greater access to a larger customer base on the back of Applied Materials' global infrastructure. The Santa Clara-based company had revenues of \$4.100 this year, a 35 per cent increase on last year. Net income rose nearly one-third, from \$400m in 1995 to \$600m in 1996. The Asia market accounts for more than 50 per cent of sales. The deal will also give both companies greater access to capital for research and development. Opal, which recently acquired ICT, the German scanning electron microscope maker, had sales of \$82m for the 12 months to September 30. Orbot Instruments had sales of \$36m over the same period. Applied Materials will tomorrow begin a cash tender offer for all outstanding shares of Opal's common stock at a net \$18.50 a share, amounting to about \$175m. It will pay \$110m in cash for Orbot Instrumen Judy Dempsey, Jerusalem

### Mexican coal terminal agreed

Grupo Mexicano de Desarrollo (GMD) and the Mexican subsidiary of Techint, the Italian company, have signed an agreement with Mexico's Federal Electricity Commission to build a \$230m-250m coal terminal for an electricity generator in Petacalco, southern Mexico. Over the weekend it was announced that GMD and Techint had won a competition for the 30-year concess to build and operate the coal terminal for the 2100MW Petacalco generator, which can be powered by either coal or fuel oil. The decision ended a process which had begun in 1993 and which, like many other Mexican energy projects, had been stalled by financing and contractual

GMD, one of Mexico's biggest construction firms, was severely affected by Mexico's sharp recession and continues to suffer from the failure of expensive toll-road Daniel Dombey, Mexico City projects.

### Help for Canadian Airlines

Mr David Anderson, the Canadian federal transport." minister, yesterday became involved in negotiations to save Canadian Airlines International from a threatened. cash crisis next January. The airline at the weekend reached a settlement with its 2,700 flight attendants for a contract to replace one that expired a year ago.

Details were not available, but the new contract does not cover a 10 per cent across the board pay cut being demanded by CAI as part of its latest restructuring plan. CAI pilots have agreed to the cut and its machinists say they will accept a cut for the higher-paid. But the ticket agents and other unions oppose any cut.

Mr Kevin Benson, CAI president, is negotiating a C\$48m (US\$35.9m) reduction in the cost of services provided by American Airlines, which has a 25 per cent voting interest in CAL Concessions are also being sought from other smoliers.

Mr Anderson, who represents a British Colombia constituency, said he would consider helping CAI only when the restructuring was fully in place. But CAI shares firmed 50 cents to C\$2.30 yesterday following tha new round of talks.

Analysts now expect the restructuring dealine of November 29 to be extended. Altogether, CAI seeks about \$150m of immediate cost savings to see it through the critical post-Christmas season. Robert Gibbens, Montreal

## **KeyCorp plans national network**

KeyCorp in March 1994 The interstate banking legislation, which was passed in

KeyCorp, the Cleveland-1995 and comes into force in based commercial bank, yes-July next year, allows banks terday announced it was takto operate branches in more ing a \$100m charge for this than one state. According to quarter and laying off 10 per current federal law, banks cent of its workforce as part of a restructuring designed state lines, but each state the Internet. to create a national branch branch network is legally

separate. This is inconve-The restructuring is the final step of the bank's plan nient for depositors and creto prepare for the lifting of banks. Now, KeyCorp says, it will legal restrictions on interstate banking next year. It now has 12 separate banks operating in 44 states, in retail chain. four regional systems.

It also comes in response KeyCorp, which has assets charge of \$20m. to pressure from Wall Street of about \$66bn, will be reduced to two nationwide for cost-cutting in its buge branch network, which was distribution systems - a formed largely by the national retail branch net- products and services, while company's share price rose merger of Society Banks and work and a centralised head its personnel will be trained \$1% to \$50% in early trading. Bob Gillespie: restructuring will add \$110m to earnings

office known as KeyBank to look for cross-selling USA. KeyBank USA will sell ucts. products such as credit cards, auto loans and home equity finance, and will increasingly use new meth-

ods of distribution such as can own branches across 24-hour telephone lines and The charge includes \$52m in redundancy payments, to meet the 2.700 job losses ates extra expense for the which will be distributed

throughont the company. KeyCorp will also close or be able to operate "like sell about 140 of its branch McDonald'a or Sears", as a offices - mostly in rural areas - to leave it with After the restructuring, about 1,000, incurring a

The branch network is intended to focus on community and corporate banking

opportunities for other prod-

KeyCorp had made several strategic acquisitions and disposals over the last 18 months as part of the strategy, buying a car finance lender and a merchant bank, and disposing of its mortgage processing business.

A further \$28m will come from technology write-offs. Several of its present systems are used only to run its multi-bank structure and would become redundant. Mr Bob Gillespie, chief

executive, predicted that the restructuring would add about \$110m to annual earnings by the end of 1997. Wall Street appeared to

endorse the package, and the



## Argentine airline poised for US partnership

### By David Pilling in Buenos Aires

network.

a big US carrier within weeks.

chase of an equity stake in the Argentine flag carrier, according to company president Mr Mannel

be likely to increase the frequency when it was privatised in 1990, but Although it does not have a The Argentine government holds of its flights to Miami, New York now holds only a 20 per cent stake track-record of buying stakes in 5 per cent, airline employees a and Madrid - which are among its after an EU ruling on a rescue plan

Aerolineas, which hopes to understood to be the principal conreturn to a modest profit in 1996 tender, would not confirm reports after several loss-making years, is of an imminent agreement with operated by Iberia, the state-owned Aerolineas, saying only that "we talk to a lot of people a lot of the time"

other airlines, American did not further 10 per cent, and local invesrule out such a move. "We will do tors the remaining 1.65 per cent. whatever we need to stay competi-

A further 63.35 per cent of Aerolfneas belongs to Interinvest, a consortium formed by Teneo, the Spanish state holding company, as well as US investment banks Merrill Lynch and Bankers Trust.

Last May, Aerolineas agreed to the sale for \$140m of its 89 per cent stake in domestic airline Austral to

23

Interinvest in the six months before the sale, Aerolíneas had lost \$134m, while Austral had registered a profit of about \$10m.

Aerolineas Argentinas expects to most profitable destinations – for the Spanish airline forced it to rule out such sign a code sharing agreement with while sharing other routes with its sell several loss-making assets. whatever we a big US carrier within weeks. new partner. American Airlines, which is tive," it said. The deal could include the pur-

Spanish carrier. Under the deal, Aerolineas would Iberia took control of Aerolfness

Morgan means more

### Light back in black

Light, the Rio de Janeiro electricity group which in May became Brazil's biggest privatisation so far, returned to the black in the first nine months of this year with net profits of R\$76.29m (US\$74m). This compares with a loss of R\$59.9m in the same period last year. Revenues rose to R\$1 16bn from R\$916.8m.

The group, which has around 9 per cent of the Brazilian electricity distribution market, said it had invested \$45m on improvements to its infrastructure since privatisation. The sale of Light, which was the second electricity

distribution company in Brazil to be privatised, raised \$2.22bn for the government. Electricité de France, along with two US partners, emerged as the largest shareholder taking 34.7 per cent. Electrobras, the federal government's electricity holding company, retains a 21.6 per cent stake, while CSN, a Rio de Janeiro steel group, bought a 7.25 per

Along with Cerj, the Rio de Janeiro electricity distribution company privatised last week, Light is still waiting for the government to finalise the regulatory framawork it will operate under in the private sector. However, the company has already been given approval by the government to raise its tariffs in line with inflation next year, which was seen as a signal that the company would not be subject to political interference.

Geoff Dyer, São Paulo

### Aiwa signs Brazilian deal

CCE, the Brazilian electronics company, has struck an agreement with Aiwa, the Japanese electronic goods maker, to produce Aiwa stereos in Brazil for sale in the Mercosur customs union. Tha two have so far invested \$30m in the deal and CCE expects to begin output of Aiwa stereo mini-systems in 1997. Render, São Paulo

### **Borland names chairman**

Borland International, which provides products and services to software developers, said it appointed Mr Delbert W. Yocam, e former senior executive at Apple Computer, as chairman and chief executive officer. Mr Yocam, who will begin work on December 2, served as Apple executive vice-president and chief operating officer from 1986 to 1968, and president of Apple Pacific from 1988 to 1989. He also served as president and chief operating officer of Tektronix. Reuter, California

### CBL pays \$86.4m for mall

CBL & Associates Properties, the US real estate investment trust, acquired St Clair Square, a 1.04m sq ft mall in Fairview Heights, Illinois, for \$86.4m. The mall is 93.7 per cent occupied, with sales in 1995 of \$329 a square foot. The company said the acquisition was funded on an interim basis with a \$66m loan from Wells Fargo bearing interest at 150 basis points over Libor with a three year term and a two-year extension option. The balance of the purchase price was funded through the company's credit acilities. Based on annualised revenues from signed eases in place, the net operating income from the property is expected to be about \$7.7m for 1997.

AP-DJ, Tennessee

### AOL tightens link with Excite

America Online has agreed a deal to make Excite the exclusive Internet search and directory service for America Online's more than 7m subscribers. In addition, Excite will acquire AOL's WebCrawler search and directory service for about 2m Excite shares, raising AOL's holding in Excite to about 20 per cent from its current 10 per cept.

The companies will also explore ways to better integrate "smart search" capabilities throughout America Online's information channels. Reuter, Virguna

# o individual

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The US group's 10-year buying spree has sent

PIONE

Conseco

an unwelcome message to the insurance industry

## Prozac approved as bulimia treatment | Conseco finds strength in acquisition strategy

#### By Tracy Corrigan in New York

Prozac, the antidepressant developed by Eli Lilly, has been approved by the US Food and Drug Administration for the treatment of bulimia nervosa.

It is the first medicine to in New York. The drug faces be cleared by the FDA for growing competition from the treatment of the eating disorder, which affects more than 1m Americans, almost exclusively women, each year.

Prozac is the world's most widely prescribed branded antidepressant, with worldwide sales of \$1.75bn for the approval generates confi- Lilly.

But its growth is slowing: Prozac sales are expected to of the bulimia approval is increase about 13 per cent this year, compared with 24 per cent in 1995, according to Mr Kenneth Kulju, a pharmaceuticals analyst at UBS zac: it has already been

year

approved by the FDA for the new antidepressants, Pfizer's treatment of clinical depres-Zoloft and SmithKline Beesion and obsessive-compulsive disorder, and about cham's Paril. While the latest approval 80-90 per cent of bulimia suf-

ferers also suffer from for Prozac is not expected to depression, according to Dr propel sales back to the phenomenal growth rate of the Mark Demitrack, a clinical drug's early days, "each new research physician at Eli

first nine months of this dence that it is a very safe . It is also believed that less year, medication," Mr Kulju said, than 25 per cent of bulimiz medication." Mr Kulju said. sufferers are diagnosed with The likely impact on sales obsessive-compulsive disordifficult to estimate. The can prescribe drugs for nonpotential market of 1m sufapproved uses. ferers is large, but some bulimia sufferers may already be prescribed Pro-

However, psychotherapy has traditionally been the self-induced vomiting. primary treatment for bulimia. According to Dr anorexia nervosa, an eating Freda Lewis-Hall, director of disorder involving food

the Lilly Center for Women's deprivation rather than bin-Health, the ideal treatment geing, is currectly being for most patients is likely to tested. be a combination of medica-Anorenia is believed to tion and psychotherapy. affect only 1 per cent of the

Efficacy studies for population, compared with 3 per cent for bulimia, accordbulimla show that the effect of Prozac on sufferers is not ing to Eli Lilly.

dependent on whether or not the patient is depressed. Dr Demitrack said. In eightweek clinical trials, women der. Furthermore, doctors treated with song of Prozac daily experienced a 67 per decrease in binge-eating and a 58 per ceot decrease in

The US life assurance industry was not ready for Mr Stephen The use of Prozac to treat Hilbert But now that Conseco, the Indiana-based company he started in 1979, has bought 22 life companies within a decade, making it one of the largest concerns in the current wave of consolidation hitting the industry, it has no alternative but

to pay him attention.

in April this year, Conseco joined the Fortune 500 group of companies, of which it has the second-highest total return over the past 10 years. Once its latest agreed acquisitions are completed. it will have \$30bn in assets under management, annual premium income of \$6.80n. and a cash flow of about \$650m in projected annual earnings before interest and taxes.

Mr Rilbert's message that the industry needs to consolidate - is not welcome, but it is endorsed by many industry observers. They believe the sector cannot compete with the banks, which are now steadily being freed by regulators to sell insurance, or with mntual fund companies which are diversifying into life products.

"I believe the small life company today is absolutely doomed. Consolidation is not an option, it's a necessity, Mr Hilbert told a conference in New York earlier this month. "All you have to do is take a look at the financial services sector. Then you look at the life assurance industry and we look like Mom and Pop's corner stores

He blames mismanagement for the problems: "The opportunity I saw was a wonderful industry which was totally under-managed. Self-preservation always came first. They were insidethe-box managers - same old products, same old distribution and little need to manage costs."

This meant life companies caded opportunities to rivals elsewhere in financial services: "When I think of the mutual fund industry today it makes me want to throw up. That should be our business. All of those clients

Life Pariners Group, and consolidated its headquar- to operate, however, as ratters into the head office near Indianapolis, reducing annual operating expenses by \$25m. It plans to cut another \$10m-\$15m next year by using improved administration systems. Conseco has not been on an undisciplined buying

I believe the small life

company today is absolutely

doomed. Consolidation is not

an option, it's a necessity,' Mr

Hilbert told a conference in

New York earlier this month

spree, a charge which could possibly be levelled against GE Capital, the only company to have spent more on

and where it has developed

few years.

life acquisitions in the past Instead, the Conseco strategy has been to focus on specific niches where it sees opportunities for growth,

This strategy grew harden ing agencies began to clamp down on the life assurance sector in the wake of its real estate losses. Thus between 1990 and 1994 Conseco bought another five life companies using a partnership. including GE Capital among its partners. This kept the acquisitions off Conseco's balance sheet.

Tince 1994, the company has been buying its partners out, and has made six acquisitions using its own paper as well as debt. Its target, made to keep in line with the rating agencies, is to have no worse than a 35 per cent ratio of

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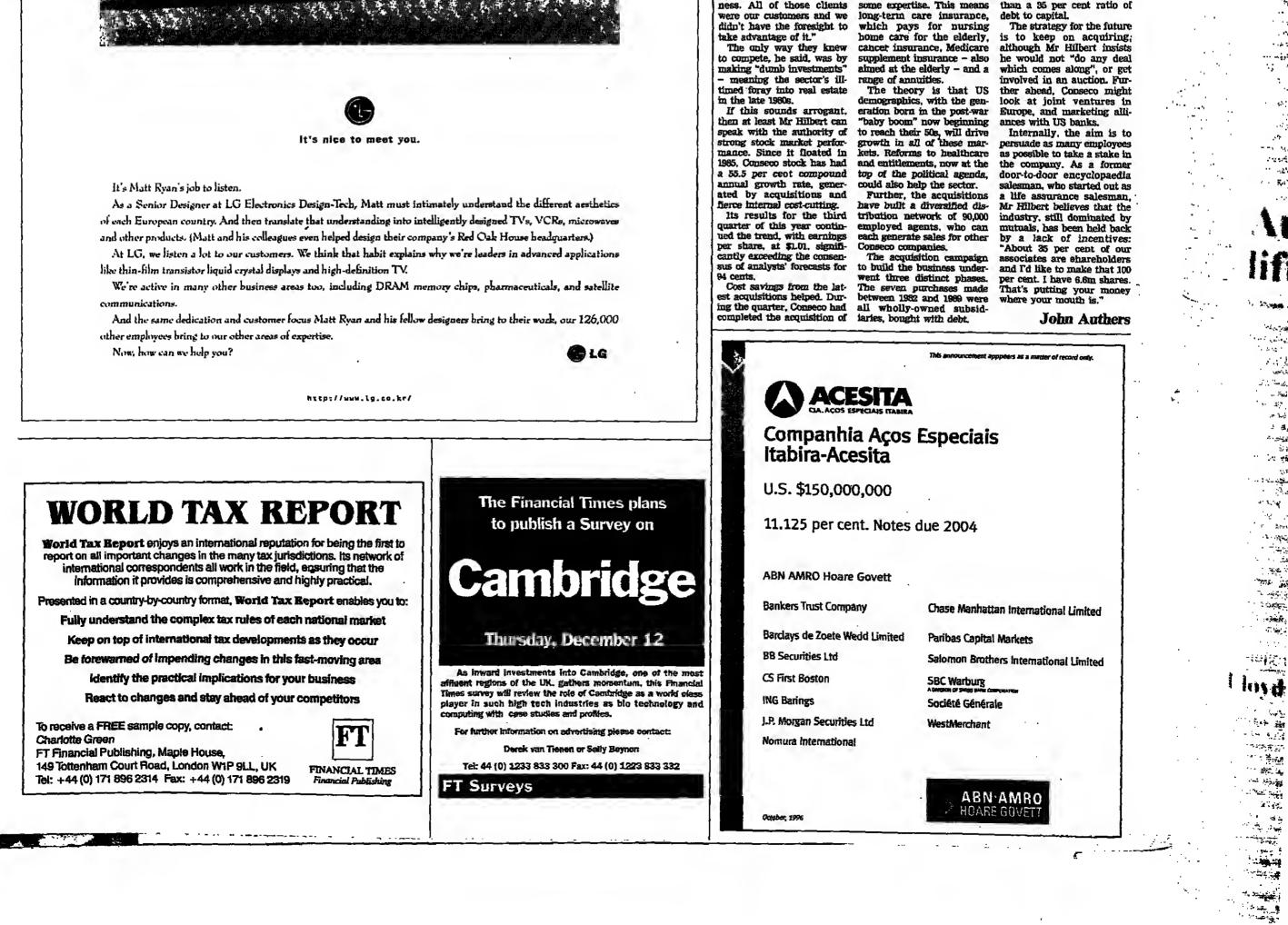
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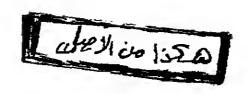
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In 1995, LG's annuel seles grew 40% to over USS64 billion.







### COMPANIES AND FINANCE: UK

## Technology group announces rise in orders and underlying interim profits advance of 15% AEA unveils strong maiden achievement

#### By Jane Martinson

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capped a strong stock market performance since its when it reported an increase rise in underlying interim pre-tax profits.

Since flotation, the nuclear decommissioning and technology group's share price has risen almost 40 per cent, performing more than twice as well as the market as a tions". whole. 2.4

WM to

run

funds

By William Lewis,

investment Correspondent

The shares ended at 389p. growth into international yesterday, up 1%p, compared and private sector markets Sir Anthony Cleaver, chairman, said that the com-September privatisation pany, which had previously worked almost exclusively. in orders and a 15 per cent for the government's atomic rise in underlying interim energy authority, had been difficult to price. But its message, that it vate sector.

was not a nuclear company but a science and technology group, had eventually "caught people's imagina-The group's anticipated

orders.

TUMOUTS."

before an exceptional 15m was underlined by a 13 per cent increase in new orders cover advisers' fees. As a Japan. - totalling £165.6m (\$279.9m) result of this, and the com-- in the six months to Seppany's first tax charge, earntember 30. More than half of ings per share fell sharply to these were won in overseas 0.9p, from 6.6p. markets and the UK's pri-Total sales rose 3 per cent

to £111.8m (£108.3m). Kleinwort Benson, the The UK private sector and investment bank, increased overseas business contribits pre-tax profits forecasts uted 47 per cent of the total, for 1997-98 by £1m to £25.8m. np from 39 per cent last partly as a result of the new Year Balf of the group's sales

Pre-tax profits rose 15 per comes from the non-nuclear industry.

cent to 26.1m in the period, sector, with strong growth Operating profits rose 18.5 from the sale of licences for per cent to \$6.4m (£5.4m), restructuring charge to lithium ion batteries in chiefly as a result of a cost-

AEA's engineering services division, which mainly supplies the UK's Atomic Energy Authority - still the group's largest customer cent to 5.7 per cent. saw a 12 per cent decline in sales to £31.4m.

was declared. However, developments in Forecast pre-tax profits of the nuclear field included a about f22.5m put the shares new contract to help with training and technology in on a forward multipla of just under 22 times, a 45 per China's burgeoning nuclear cent premium to the market

cutting exercise in the run-np to privatisation in which 1,200 jobs were cut - a quarter of the group's total. Margins improved from 5 per A first dividend of 2.75p

and demerger package merely allows them to sustain that sort of level and explains why they dropped 15p to 3221p. Taking Salv-



LEX COMMENT

25

special dividends. Replacing expensive equity with cheaper debt should boost earnings. But, by itself, it does not add much value. Shareholders will expect a higher return from a more heavily-indebted Salvesen because they are assuming greater risk.

Demerging Aggreko, the plant hire subsidiary, from the logistics business also has advantages. Two separate, focused businesses are easler to value, easier to run and each may attract a bid. But assuming a market average multiple of 15 times earnings for logistics, today'a share price already implies a premium rating of 19 times for rapidly-growing Aggreko. On top of that, investors will have to bear the costs of demerger and of running two ouoted companies

Despite the restructuring, therefore, it is hard to escape the conclusion that shareholders would have been better off accepting the Hays proposal. They might note that Hays' indicative cash and shares bid would be worth 455p a Salvesen share today.

Schroder home group, said yesterday it had received an approach which could lead to a bid. The shares rose 22p - or 15.8 per cent - to 161p, valuing the group at £86.5m (\$146.2m). Mr Tom Hamilton, chief

Ashbourne, the UK nursing

By Alexandra Capelle

executive, did not name the Schroder has appointed the bidder or say what price had WM Company, the Edin-burgh-based investment been proposed. Analysts said Snn Healthcare, the US group which already holds a

have approached the group. Sun Healthcare considered baving Ashbourne before borough by Westminster, Court Cavendish's merger the UK group's 1994 flotation, which valued it at £80.5m. It took a 15 per cent stake in May 1995, at the flo-tation price of 150p, and has since increased its holding. One analyst said it had

200p. Sun Healthcare said: £6.2m from £6.5m on a like-"We do not comment on for-like basis. Operating profits, after a £940,000

year's failed bld for Golds- fell to £5.7m from £6.4m. Following Ashbourne's Share once minthe entry into the sala and leaseback market, a \$6.4m capital gain raised total pre-tax its to £11.7m.

Earnings per share. in ing the gain, were up 63 cent at 21.8p. A final dend of 3.8p, up from increases the total 27

Mr Hamilton said results were flatter that had wished, with a deci of 6 percentage points in occupancy to 83 per cent.

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| clud-          |                    |       |
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| the            | 70                 | V v   |
| n be           | . Million Straight |       |
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management specialist, to administer its 35 retail and stake of 29.2 per cent in Ashinstitutional unit trusts. bourne, was most likely to The assets of Schroder'a unit trusts are valued at more than £12bn and tha outsourcing deal is one ofthe largest in the UK's fund management industry. Earlier this year WM was \$150m awarded the contract to pro-

#### vide all of the investment administration work for Scottisb Widows' £22bn asset portfolio. WM will now be responsi-

ble for valuing Schroder's unit trusts daily, maintaining accounting records and other administrative functions "We have taken over the

back office facility," said Mr Stewart Crawford, WM's managing director.

Investment managers are becoming increasingly keen to outsource administration of their funds to help them. focus on their core investment activity.

WM, which is owned by Bankers Trust, is the largest. provider of ontsourced investment edministration

in the UK. Last week it announced it had been plving



IMI. the international engineering group, yesterday expanded its fluid powar operations with the £89m (\$150m) acquisition of ISI Automation of the US. IMI said the acquisition

was "an exciting springboard" for sales of its existing products to US automo-tive manufacturers. IMT's fluid power subsidiary, Norgren, will also use.

its distribution network, to market ISI products internationally, ISL hased in south-east Michigan, specialises in sup-

Gary Allen (left), chief executive, with Nick Paul neumatic compo

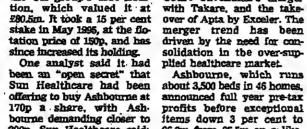
cent to 4.20.

## the FTSE Health Care Index. 110



|                                         |        | -         | -      |                        |         |          |                         |                    | - Dividends               |                   | _            |
|-----------------------------------------|--------|-----------|--------|------------------------|---------|----------|-------------------------|--------------------|---------------------------|-------------------|--------------|
|                                         | Terrel | war (Bac) |        | na-taut<br>At (Enit)   |         | 5 64     | Current<br>payment (p)  | Date of<br>payment | Compensating<br>childrood | Total for<br>year | Total<br>ye  |
| Abacus Polar                            | 98.4   | (66.5 )   | 8.93   | (6.62)                 | 13.51   | (12.9)   | 3.87                    | Jan 31             | 32                        | 5.5               | 43           |
| Adars Printing & 6 mills to Oct 31      | 55     | (34.4 )   | 5.23   | (4.7 )                 | 32,82   | (27.7)   | 3.12                    | Feb 7              | 2.08                      | -                 | 5.0          |
| AEA Technology 8 mitts to Sept 30       | 111.8  | (108.3)   | 1.14   | (53)                   | 0.9     | (6.6.)   | 2.75                    | Feb 3              | -                         |                   |              |
| Appil'd Holographics & mills to Sept 30 | 4.34   | B.(7)     | 0.2421 | (0.051)                | 0.921   | (0.2)    | -                       |                    |                           |                   |              |
| Ashbourne                               | 32.3   | (26.7)    | 11.7   | (6.5)                  | 20.71   | (12.5)   | 2.8                     | Feb 8              | 2.2                       | 4.2               | 3.3          |
| Buromobility                            | 104.3  | (116.2 )  | 25.5   | (18.2)                 | 75.931  | (48.87 ) | 32                      | Jan 24             | 29.5                      | 46                | 43           |
| Field 8 miths to Sept 29                | 108.5  | (873)     | 10.5   | (8.07 )                | 13.3    | (11.5)   | 3.1                     | Feb 24             | 2.8                       | -                 | 8.           |
| Filefax                                 | 21     | (19.9.)   | 2.08   | (2.91)                 | 4.8t    | (7.4.)   | 1.5                     | Mar 27             | 1.35                      |                   | 3.3          |
| FicetBas                                | 246.8  | (174)     | 23.54  | (94)                   | 9.51    | (29)     | 1.6                     | Feb 19             | 1.6                       |                   | 5            |
| Hercales Property &_ 6 mits to Sept 30  | 0.992  | (0.596)   | 0.39   | (0.031)                | 11.62   | 61       |                         |                    |                           | -                 |              |
| ALI 6 milits to Sept 30-4               | 37.2   | (40,7 )   | 8.8L   | (2.84 )                | 22,411  | (5.7)    | 1.65                    | Jan 24             | 1.65                      |                   | 4.5          |
| Marting lads                            | 34,4   | (22.5)    | 0.92   | (2.48)                 | 0.07    | (0.83)   | D.12                    | Apr 3              | 0.25                      |                   | 0.7          |
| Marrydown                               | 18.4   | (18.4 )   | 0.573  | (1.18)                 | 3.57    | (7.11)   | 2.1                     | Jan 21             | 2                         | -                 | 4.           |
| Micro Focus                             | 52.3   | (54.5 )   | 8.37L  | (A.TTL )               | 57.7L   | (32.6L)  |                         |                    | -                         | -                 |              |
| ML Laboratories §                       | 10.4   | (1.14)    | 5.45   | (3.4L)                 | 3.81    | (2.51)   | -                       |                    |                           |                   |              |
| Matt Home Loans                         | -      | +)        | 18.1   | (15.1)                 | 20.61   | (22.5)   | 1.3                     | Feb 3              | 1                         | 2.4               | 1            |
| Network Tech & _ 181/2 mithe to Sep 30  | 15.B   | 4)        | 3,53   | (.)                    | 8,73    | (-)      | 0.5                     | April 1            |                           | 0.5               |              |
| Quilligets §                            | 5.22   | (6.83 )   | 0,403  | 10.281                 | 0.9     | (D.63)   |                         |                    |                           |                   | -            |
| Red Yr to Sept 30                       | 99     | (80,7)    | 6.81   | (5.02)                 | 25.8    | (20)     | 6.2                     | Feb 3              | 4.5                       | R                 | 6            |
| Salvesed (C)                            | 381.3  | (345.9 )  | 51.6   | (45V)                  | 12.3    | (10.84)  | 20.84                   | Feb 3              | 3.5                       |                   | 8.6          |
| Statiching 8 mills to Sept 28           | 74.2   | (71A)     | 4.76   | (4.32)                 | 51      | (4.9)    | 1.1                     | Jan 3              | 1.1                       | -                 | 3.           |
| South Staffs Water 8 mile to Sept 30    | 32.4   | (30,4)    | 8.67   | 971)                   | 107     | (95)     | 28                      | Jan 2              | 23                        |                   | Ĩ            |
| Trinky Care & 6 miles to Sept 30        | 4.95   | . (2.88)  | 0.3224 | (0.221)                | 4.31    | 6.9)     | 1.6                     | Dec 20             | 15                        |                   | 44           |
| Wyomstay Prope Ø - 6 miths to Sept 28   | 0.762  | (0.763 )  | 0.123  | (0,118 )               | 2.89    | (2.88)   | 1.65                    | Dec 16             | 1.5                       |                   | 4.           |
| investment Trusts                       | 164    | * (+)     |        | instatsia<br>inga gina |         | 6 (p)    | Denyient<br>payment (p) | Date of<br>payment | Coloresponding<br>undered | Total for         | Total<br>yet |
| British                                 |        | [253].    |        |                        | . 3.85  | (3.52)   |                         | Jan 12             | 2.2                       |                   | 54           |
| Jupiller Secured                        | 75.18  | (71.829)  | D.601  |                        | 4.29    | (3.58 )  | 1.4631                  | Dec 30             | 1.453                     | -                 | 7.7          |
| Kores Asta Fund \$ 8 mins to Sept 30    | 20.87  | (24.35)   | 0.887L | (1.54L)                | 0.0641+ | (0.1221) |                         |                    |                           |                   |              |

Earnings shown basic. Dividends shown net. Figures to brackets are for con ding period, 10n increased capital. Skish currency. AAlter excentional charge YAR exceptional credit, \$0n reduced capital. #foreign int ed. #Includes 17p special #At March 31, 15e



US interest likely in Ashbourne approach The approach follows this deduction of depreciation,

appointed by POIS Assurance and Waverley Unit. Trust Management, two small fund management companies, to administertheir portfolios. WM now services more than 20 fund managers and pension funds who together bave more than £90bn under manage ment. "Outsourcing our unit trust valuation and accounting processes to WM ... allows us to focus on our core business activity," said Mr. Brian O'Sullivan, finance director of Schroder Unit Trusts.

Mr Clive Boothman. managing director of Schroder Unit Trusts, said it had been using WM to carry out some administrative functions for several years "so theirs was a system we were already familiar with". . 11

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nents to US automotive man-... ISI produces." ufacturers, for use in In addition to marketing handling systems such as synergies, IMI said the two grippers and clamps in car subsidiaries would benefit embly lines. from joint product develop-Mr Nick Paul, director of ment. Both companies will IMI's fluid power group. also lift demand for each other's products by replacing said: "The automotive industry represents 20 per cent of their use of competitors' total demand for pneumatic. components worldwide. In 1995 ISI reported operat-While our products have ing profits of \$15.6m on sales of \$99m. It is a family-owned been making good progress in getting into the automo- company, managed by its

tive sector, we miss some . principal shareholders, Doug very key components which and John Blatt, who will be

By Ross Tieman

Euromoney Publications, the

magazine, training and exhi-

hitions, group, recovered

dip to achieve pre-tax profits of £25.5m (\$43m) during the year to September.

The 40 per cent improve-

ment was aided by the dis-

posal of AIC, the lossmaking. Australian seminary busit

ness, to its management for

Operating profits from con-

tinuing operations, at

£21.9m, were ahead 33 per

cent. Acquisitions added a

further £327,000 to the total.

even if AIC was disregarded,

the 1996 profits were still

comfortably ahead of any

Earnings, at 75.93p per

Lloyds Chemists

share, were ahead 52 per

yesterday, we suggested that -

changes to the contracts of

the executive directors of

Lloyds Chemists had been

introduced since Lloyds had

received bids from UniChem

The erticle said the

changes would give the

directors two years' gross

contractnal remuneration

should they be dismissed or

resign from the group within

six months of its being taken

We accept the article was

over.

and Gene earlier this year.

CORRECTION

figure previously achieved.

The company said that

£1.25m the previous year. year.

- Eamo

lose.

Chemists.

26.9m in December 1995.

eimilarities to IMI's £134m purchase of Heimeier of Germany in January. Heimeier which produces radiator valves, was also a private company offering complementary products to IMI's existing range.

the deal is completed.

The US deal bears many

The acquisition is to be financed mostly by bank borrowings, with \$140m paid in cash and the remainder depending on future profits.

### Australian sale Aggreko helps lifts Euromoney Salvesen cent, bolstered by the impact

By Ross Tieman of a share buy back. This

summer, the company spent £9.9m to buy-in 794,550 Christian Salvesen, the Scottisb distribution and shares, some 8.6 per cent of strongly from its 1995 profits the issued capital. power supply group, lifted Mr Richard Ensor, chief executive, said 1996 had been interim pre-tax profits 14.7 per cent to £51.6m (\$87.2m) largely due to a strong per-'very satisfactory". The financial publications had formance by Aggreko, its genarating and cooling equipment hire subsidiary. continued to perform well, he said, turning in operating profits of £11.5m. The training business Aided by sizeable contracts for the Atlanta Olymwhich cover areas related to pics, Aggreko lifted operat-AIC cost Euromoney many of the company's pub-2362,000 during 1995, against filications, also had a good ing profits 30 per cent to

£23.7m during the six months to Septe ber 30. ney had net cash Aggreko is to be demerged of £27.4m at the year end, during the second half of next year if proposals unveiled yasterday are after spending £5.6m on acquisitions. It had no plans to provide against libel pted by shareholde claims totalling £87m lodged Mr Chris Masters, Salvin the High Court in Malaysen's chief executive, said sia over an article in one of Aggreko now had operations its magazines: the company in 20 countries, and the felt it had a strong case and emphasis of its investment adequate insurance should it programme had shifted from opening depots to increasing stocks of equipment for hire.

Profits growth at the core logistics business, however, had been beld back by tough competition and contract In an article published duced last year and accordproblems in the UK. Overall, ingly pre-dated the bid the distribution business approaches. The changes lifted operating profits 2.6

were on display at the per cent to £23.4m. annual meeting in Novem-In continental Europe, ber 1995 and were also diswhere Salvesen is now a closed in the offer document market leader, trading profpublished by UniChem in its were adversely affected January 1996. We apologise by heavy start-up costs conto the directors of Lloyds nected with new contracts. These included setting up antomated warehouses in Belgium for United Biscuits and the Netherlands for

Lloyd had sold 3m shares in the company in addition to In the US, Salvesen was reviewing its strategy after the am sold by his wife. In misleading. The changes to ... fact, Mr. Lloyd sold no shares seeing profits decline by the contracts of Lloyds' exec- and we are happy to correct 12.3 per cent to £5 7m

retained as consultants after

This announcement appears as a matter of record only



### **Postbank and Savings Bank Corporation**

### US \$75,000,000 **Term Loan Facility**

### Arranger The Sanwa Bank, Limited

#### Co-Arrangers

BZW

November, 1996

#### Lead Managers

Bank of Taiwan, Amsterdam Branch Commerzbank Aktiengesellschaft The Dai-Ichi Kangyo Bank, Limited

**Bank Austria Aktiengesellschaft** 

Chang Hwa Commercial Bank Ltd., London Branch Creditanstalt-Bankverein DG BANK Deutsche Genossenschaftsbank DIE ERSTE österreichische Spar-Casse - Bank Aktiengesellschaft

Sumitomo Bank (Deutschland) GmbH

Dresdner Bank Laxembourg S.A. The Royal Bank of Scotland ple

Managers The Commercial Bank of Kuwait S.A.K. Salzburger Landes-Hypothekenbank Aktiengesellschaft Banca Monte dei Paschi di Siena SpA, London Branch Banco Central Hispano - Frankfurt Branch Banco Português do Atlántico SA (London Brace) Banque et Caisse d'Epargne de l'Etat, Luxembourg Chiao Tung Bank Europe N.V. Crédit Industriel et Commercial The International Commercial Bank of China, Paris Branch Landesbank Rheinland - Pfalz Girozentrale

Norddeutsche Landesbank Girozentrale

#### Participant

Banc Agricol i Comercial d'Andorra S.A. Credito Italiano, London Branch Republic National Bank of New York

Berliner Bank AG -Lyonnaise de Banque SGZ - Bank AG

The Fuji Bank, Limited



Agent

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Page 51 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 265 11 2 Protection of the second secon 11.68 11.68 12.57 17.50 17.50 17.50 17.50 17.50 17.50 17.50 17.50 17.50 17.50 17.50 17.50 17.50 17.50 18.50 17.50 18.50 18.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50 19.50

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In an article published on November 6, 1996, we suggested that Mr Allen Friesche Vlag. 26

FINANCIAL TIMES TUESDAY NOVEMBER 26 1996

### INTERNATIONAL CAPITAL MARKETS

## **Re-entry into ERM bolsters Italian BTPs**

#### GOVERNMENT BONDS

and the second second

By Richard Adams in London and Lisa Bransten yield 7.57 per cent. in New York

Optimism over Italy's the ERM had been already re-entry into the European been priced in, and quesexchange rate mechanism tioned how mucb "converbelped Italian government bonds (BTPs) shrug off bad bonds had left in them. news on markets yesterday.

On Liffe, the BTP future contract rose steeply in Stearns in London, said the morning trading to 128.70, up lira's re-entry signalled that 0.78 from Friday's close. But there was little good news news that Mr Romano Prodi, left for Italy and Spain. the Italian prime minister, may be investigated over concerned about some of the events during his involve- more negative Emu pitfalls ment with Iri, the state hold- and risks. As far as we are ing company, caused the concerned, Emu and conver-December contract to sink to gence expectations have far 127.45. It later recovered to exceeded underlying ecosettle at 128.08.

In the cash market, the yield on the benchmark 10- Stearns has been advising its year BTP was little changed clients to start moving out of

points from last week. The 10-year benchmark ended at 112.74, a rise of only 0.1, to

and the second second

And the second s

1 MA Analysts in London said that the lira's reentry into gence" optimism Italian

. <u>. .</u> . Mr David Brown, chief European economist at Bear and the second Geometry Dec 95 1998 "We're now starting to get

> words, we believe the party's rates there. over," he said. But other analysis remain

Ralian and German Bonds

10 year bonchmark, %

more optimistic about the process, even if they think there remains little room for Mr Brown said Bear further convergence by Italian yields.

Mr Huw Roberts, Euroover German bunds at 175 Emu-generated investments pean bond analyst at Nat-basis points, down two basis for the past week. "In other West Markets, said there

was a great temptation to of 10-year 7.75 per cent BTPs; US Treasury prices take profits from the rise in and L2,500bn of seven-year regained some of the losses Italian bonds to date. "I floating rate certificates of last week as the dollar think it's a case of sell the (CCTs) paying a first coupon gained and economic data

OLO suction. The Belgian interest rate cuts from the Bank of Italy to come.

But she said the real dana reviving German economy leads to a stronger D-Mark, putting pressure on interest Yesterday, the Italian

Treasury said it will sell Long gilt futures settled at 111%, up 🛃 L8,500bn of medium to long-term paper at its monthly auction. It said it would offer L2,000bn of three-year fixed-rate bonds (BTPs) paying a 7.50 per cent coupon; L2,000bn of five-year 7.75 per cent BTPs; L2,000bn from 0.10 in Tokyo.

was friendly to the market.

Near midday, the bench-# stronger at 101 # to yield Treasury accepted bids for 6.412 per cent, while the twoyear note was up 1 at 992,

Trading was expected to be quiet with Treasuries staying in a narrow range for most of the week, which will be interrupted by the Thanksgiving holiday. The market will close early tomorrow and Friday and all day Thursday.

ity on Wednesday, if there is anything surprising in the figures on gross domestic product or durable goods orders. Economists expect GDP to have risen 1.9 per cent in the third quarter and durable goods orders to have fallen 1 per cent last month.

CAPITAL MARKETS NEWS DIGEST MTRC wins fine terms on loan

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Hong Kong's Mass Transit Railway Corporation, one of the territory's leading borrowers, yesterday launched a HK\$3.5tn syndicated loan, the corporation's sole significant fund raising exercise for the year. The revolving facility will have a five-year life, allowing the MTRC to draw-down money throughout that period. The interest margin will be set at 0.365 per cent a year over the Hong Kong interbank offered rate (Hibor), finer than the rate achieved for last year's HK\$5bn revolving loan facility, which had a tenor of seven years. That loan, raised in July last year following the signing

of the financial support agreements for Hong Kong's new airport, carried an interest rate of 0.5 per cent over Hibor for the first three years and 0.5625 per cent thereafter. Since then, in the first half of this year, the MTRC moved into the black for the first time in its 17-year history. helped by lower interest charges.

The MTRC, which has an A+ rating from Standard & Poor's for long-term domestic debt, said the current fund-raising coincided with favourable market conditions. The funds will be used for general corporate requirements, including refinancing maturing debt and capital expenditure. Chase Manhattan Asia, Hang Seng Finance and Industrial Bank of Japan, Hong Kong branch, have been appointed joint book runners, and 12 banks have formed the arranger/underwriter group. Louise Lucas, Hong Kong

### Advisers discuss Chinaclear

China yesterday took another step forward in its aspirations to join the ranks of established international capital markets, when foreign advisers met in Beijing to discuss progress made on the Chinaclear project. Cedel, the Luxembourg based clearing bank, heads the consultative group, which comprises the Nasdaq Stock Market and Skadden, Arps, Slate, Meagher and Flom, a New York-based law firm. Cedel said the aim of the working group was to develop a legal framework that will help China's ministry of finance to "develop new rules and regulations, to improve the efficiency, safety and Samer Iskandar. London integrity of the market".

### **IBCA rates Egyptian bank**

IBCA, the European Credit rating agency, has assigned an Individual rating of B/C to Commercial International Bank, the sixth largest Egyptian bank ranked by total assets.

CIB was set up in 1975 through a joint partnership between Chase Manhattan and the state-controlled National Bank of Egypt, the country's largest bank. However, Chase sold its holding to NBE in 1987 and the latter has since reduced its stake to around 20 per cent, mainly through an initial public offering in 1993 and a global depositary receipt issue in July 1996. Employees of both CIB and NBE have built up a 30 per cent stake. Sean Evers, Cairo

## **Denmark taps demand** for sterling bond issues

nomic reality," he said.

INTERNATIONAL BONDS By Samer Iskandar

Denmark yesterday took order from Japan, although with the issue of £100m of lux region. four year notes.

Christmas slow-down, the bonds were seen as particularly attractive in Japan.

Market players say issuance is slowing down the highest yields available." because most borrowers have already fulfilled their 1996 funding requirements.

"But there is still some investor demand in a few sectors, such as sterling bonds and dollar denomijust 1.3 per cent. nated floating rate notes," said one.

was priced to yield 75 basis points over gilts maturing in 2021, although this date does advantage of investor some paper was also sold in not match the bonds' matu-demand for sterling bonds the UK. Italy and the Bene- rity - 65 per cent of the

"Sterling bonds look redeemed between 2014 and In a market otherwise attractive for two reasons". 2031, when the remaining 35 showing marked signs of the said a Daiwa official. "The per cent of the principal is per cent of the principal is strength of the currency on repaid. Hambros, the lead the foreign exchange market manager, pointed out that is one, the other being that the issue was not a securitissterling now offers some of ation, but will be serviced

almost avery other OECD . BRB-Banco de Brasilia, market looks particularly the state-owned bank, yesgenerous to Japanese inves-tors, with four-year Japanese medium term note agreeterday signed a \$75m euro government bonds yielding ment with Paxton Securities, which will act as arranger. An innovative issue The first bonds will be

Sungel Way Holdingstup5 100 1.25 100.00 Dec 2001 1.25 - Jardine Reming Latiman Brothers Holdingst 100 (b.) 100.10 Dec 1997 0.10 - Latiman Brothers tril Orient Semiconductor(s.)5 70 1.50 100.00 Dec 2003 2.50 - Bankars Trust Int Banco America do Sul 55 3.259 99.9239 Dec 1999 0.759 +35055%-90 Crédit Lyonneis B. Della Molton 500 6.00 99.01R Dec 2006 0.325R 300 5.00 99.61R Dec 2001 0.25R Rheinhyp Pinance Hokkaldo Bectric Power +31(6%Apr05) Bayarische Vereinsbank +20(8%Sep01) (BJ/Yamaichi Bank I VIC Weko Int(Europe) Kan Wheat Board(d)\* 20bn 5,304 100.00 Jun 1999 

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 NT327.492/USS. Downward revision clause on 28/12/85. Sec. MS27.492/USS. Downward revision clause on 28/12/85. Seg. max 6/0%. Callable from 26/12/99, audject to 140% fundie, at acreted value, b) 1-min Libor +12bp, c) Conversion price:
 NT327.492/USS. Downward revision clause on 28/12/85. GR, Callable from 26/12/99, audject to 140% fundie, at acreted value, b) 1-min Libor +12bp, c) Conversion price:
 NT327.492/USS. Downward revision clause on 28/12/85. GR Seg. Callable from 26/12/99, audject to 140% fundie, at acreting value. Putable on 28/12/81 at 155.37%. Greenshoe:
 \$12.001 at 155.37%. Greenshoe:
 \$2000.

Fernando Victor, president . Holders of Hanson's redeem the bonds at a price of BRB, said its aim was the \$500m of 10 per cent bonds representing a yield pre-"implementation of pro- due 2006 will be asked, at a mium of 45 basis points over grammes with social and meeting on December 18, to economic objectives for the approve a resolution authoridevelopment of rural and sing early redemption of the urban productive activities". issue. Hanson, is offering to [its] demerger".

#### WORLD BOND PRICES BUND FUTURES OPTIONS (LIFFE) DM250,000 points of 100% **UK Indices** BENCHMARK GOVERNMENT BONDS **FTSE Actuaries Govt. Securities** -Low coupor yield - Medium coupon yield - High coupon yield -Nov 25 Nov 22 Yr. ego Nov 25 Nov 22 Yr. ego Nov 25 Nov 22 Yr. ego Day's Week Month Price change Yield ago ego Coupon Date - CALLS -- PITS Mon Day's Fri Nov 25 change % Nov 22 Accrued Interest Strike Price Indices Price Jun Jan Feb Jan Feb Mer UK GRE yid Cotpon Date Proce change yead age < 7.11 7.13 7.04 7.17 7.16 7.04 7.22 7.23 7.12 7.63 7.65 7.69 7.60 7.62 7.74 7.57 7.61 7.82 7.71 7.75 7.65 7.69 7.60 7.62 7.74 7.57 7.61 7.82 7.71 7.75 7.64 7.67 7.78 7.59 7.65 7.85 7.78 7.78 7.89 7.89 7.85 7.78 7.89 0.62 0.90 1,10 1.09 0.41 0.69 0.37 0.64 0.84 0.90 0.66 0.93 0.20 0.44 0.63 0.74 0.99 1.29 0.89 1.84 1.13 2.15 1.42 2.49 10000 10050 10100 8,90 5 yrs 9,84 15 yrs 9,83 20 yrs 13,47 Jored,† 8,64 1 Up to 5 years (21) 2 5-15 years (19) 3 Over 15 years (8) 4 kredoernables (6) 121,17 150,91 171,52 0.07 121.08 0.13 150.73 0.23 171.13 2.29 Austria Beighum Canada Denmork France 3.27 . 4.68 1.02 3.15 0.23 0.29 0.13 Est, vol. total, Calls 5912 Puls 14767. Pr 193.68 145.24 193.72 All stocks (55 BTAN OAT Italy Nov 25 Nov 22 Yr. ago Nov 25 Nov 22 Yr. ago M NOTIONAL MALIAN GOVT. BOND (BTP) FUTURES (UFFE): Line 200m 100ths of 100% Germany Bund 3.14 3.15 2.75 3.40 3.50 3.52 245 247 1.57 3.28 3.30 3.32 203.03 196.16 5.28 Lip to 5 yrs 4.71 Over 5 yrs S Up to 5 years (2) 7 Over 5 years (10) 0.08 202.87 0,89 Open Sett price Change High Low Est vol Open int. 0.21 195.77 1.27

Daiwa Europa, the lead Sancinary, the UK's fourth manager of the Denmark largest housing association. issue, said the launch was motivated by a large lead

amount is gradually

with income from Sanctu-This yield premium over ary's property portfolio.

launched late last week by issued in January. Mr Luis

the 7% gilts dne 2006. Hanson said the buy-back was "part of the final stages of

New international bond issues Amount Coupon Price Metanty Fees Spran Borrower m. % bp

reality of [Italy's member-ship of the] ERM," he said. In Belgium, there was lit-Ms Alison Cottrell, econo- tle impact from the monthly mark 30-year Treasury was mist at PaineWebber in London, thinks Italian bonds could yet go higher, with BFr15.7bn worth of bonds, low inflation figures and BFr7.6bn for redemption in yielding 5.659 per cent.

redemption in March 2007. Irish bonds drifted higher ger for Italy, and Spain, lies in steady trade as the marsix months from now, when ket awaited today's UK budget. The benchmark 2006 bond climbed 0.10 to 109.10 to yield 6.59 per cent. Trading in UK gilts was

quiet ahead of the budget. A similar picture was seen in Japan, shead of the quarterly tankan business activity survey, but on Liffe Japanese government bond futures settled at 124.75, up

March 2001, and BFr8.1bn for

There could be some activ-

| Jain         8.800         0.4/06         111,1500         +0.080         7.11         7.28         7.69           veden         6.000         02/05         93,5010         +0.230         7.05         7.15           & Gates         8.000         12/00         103-11         +3/32         7.03         7.13         8.71           7.500         12/06         100-16         +5/32         7.43         7.51         7.71           9.000         10/06         111-18         +6/32         7.52         7.69         7.54           3 Trassury         6.500         10/06         102-34         +2/32         8.13         5.20         6.54 | Strike         CALLS         PUTS           Price         Mar         Jun         Mar         Jun           12700         2.27         3.04         2.15         2.97           12750         2.02         2.80         2.40         3.23           128900         1.78         2.58         2.67         3.51 | FT Fixed Interest Indices         Gilt Edged Activity Indices           Nov 25 Nov 21 Nov 20 Nov 19 Yr 20 Nov 19         Nov 22 Nov 21 Nov 20 Nov 19           Gont Sees. (UK) 94.74 94.79 94.58 94.26 94.86 95.44 96.34 91.59         Gilt Edged bargains 92.6 96.0 117.8 118.6           Fixed Interest 116.54 116.95 116.78 116.41 116.53 113.90 116.76 110.74         S-day annage                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Nov<br>119.1<br>113.1                    |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|
| 6,500 11/28 101-03 +3/32 6,42 6,47 6,84<br>2J (French Govi) 7,000 04/06 105,4500 +0,090 6,21 6,19 6,30<br>ndon closing, "New York mid-day<br>froos including withholding tar at 1.55 per card psyable by nonresidential<br>cross including withholding tar at 1.55 per card psyable by nonresidential<br>cross is US, UK in 30nds, others in decrard                                                                                                                                                                                                                                                                                                     | Est. vol. Iolid. Culls 1307 Puts 4525. Provious day's open int., Calls 79760 Puts 48984                                                                                                                                                                                                                        | © FISE International Ltd 1986, All rights reserved, " for 1998, Government Securities high since completion: 127.4 (09/01/35), low 46.18 (03/01/75), Food Internet<br>high since completion: 133.87 (21/01/26), low 50.53 (03/01/75). Basis 100: Government Securities 15/10/28 and Food Internet 1628. SE activity indices releved 1974.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                          |
| S INTEREST RATES                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Open Sett price Change High Low Est. vol. Open int.<br>Dec 111.20 111.25 +0.04 111.44 110.92 62.345 66.934                                                                                                                                                                                                     | FT/ISMA INTERNATIONAL BOND SERVICE                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                          |
| Iteratury Billis and Bond Yields<br>One manifi                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                | Listed are the jainst international bonds for which there is an adequate secondary market. Latest prices at 7:10 pars on Neveraber 25                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                          |
| Arr han rate                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | In NOTIONAL UK GILT FUTURES (LIFFE? \$50,000 32nds of 100%<br>Open Sett price Change High Low Est, vol Open Int.                                                                                                                                                                                               | Laqued Bid Other Chy Yield Iquered Eld Other Chy Yield Iquered Bid Other Chy Yield Iquered |                                          |
| 1 funde el inforvoriten 👘 One ynar 5.42 30-jear 6.44                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Dec 110-25 111-04 +0-07 111-08 110-20 55812 124064<br>Mar 110-02 110-15 +0-07 110-16 110-00 15662 28400<br>III LONG GELT FUTURES OPTIONS (LIFFE) 250,000 64ths of 100%                                                                                                                                         | Abbey Neil Treasury 6 <sup>1</sup> / <sub>2</sub> 03                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 95 +4<br>75 +4                           |
| OND FUTURES AND OPTIONS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Strike CALLS                                                                                                                                                                                                                                                                                                   | Avian Dav Bank 6 <sup>1</sup> / <sub>2</sub> 05         750         99 <sup>2</sup> / <sub>1</sub> 6.44         Class Vellooms 8 <sup>3</sup> / <sub>2</sub> 05 2         900         105 <sup>1</sup> / <sub>2</sub> 105 <sup>3</sup> / <sub>2</sub> Avasile 8 <sup>1</sup> / <sub>2</sub> 00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 53 +12<br>21 +128                        |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 111 0-43 1-08 1-26 2-00 1-13 1-42 1-60 3-00<br>112 0-23 0-48 0-63 1-39 1-57 2-19 2-33 3-39<br>Est, vol. total, Calls 307 Pois 10(21), Periodus and/s Open int_ Calls 27608 Pum 16322                                                                                                                           | Barrozomez 74, 04 1000 667 873 44 10.08 Austria 4/2 00 1000 10512 10514 44 2.08 Barly 1012 14 2 400 1213 1213 Barly 1012 14 2 400 1213 1213 Barly 1012 14 2 400 1213 1213 Barly 1012 14 2 100 1023 1051 1051 1051 1051 1051 1051 1051 105                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 12 +4                                    |
| Notional French Bond Futures (Matif) FP-500,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Ecu                                                                                                                                                                                                                                                                                                            | Beighuns 52 03         1000         99         96%         6.22         BB 34, 99         1000         102%         103         2.43         Ontario 11/2,01 £         1000         112/2         112/2           Synthe Columbia 74, 02         300         1084, 107%         6.26         EB 64, 04         300         11.34, 11.42                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 24 44                                    |
| Open Sett price Change High Low Est. vol. Open Int.<br>c 127,72 127,84 +0,10 127,86 127,62 50,241 174,033                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | CUI BOND FUTURIES (MATIF) ECU100,000     Open Sett price Change High Low Est, vol. Open int.                                                                                                                                                                                                                   | Canada 6% 05 1500 100 100% 6.47 todard 7% 00 100 114% 115% 3.43 Tolgo Eac Power 11 01 £ 160 112% 11% Change Kong Pin 5% 98 300 98 98% 8.67 totar Amer Dav 4% 03 600 116% 116% 3.43 Tolgo Eac Power 11 01 £ 160 112% 11% 11% 11% 11% 11% 11% 11% 11% 11                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 113 +4                                   |
| x         127,62         127,72         +0,10         127,74         127,52         2,917         55,783           n         125,40         125,50         +0,10         126,40         126,40         2         6,675           LONG TERM FRENCH BOND OPTIONS (MATE)                                                                                                                                                                                                                                                                                                                                                                                    | Dec 95.00 95.16 +0.06 95.16 95.00 258 8,109<br>Mar 94.54 94.72 +0.08 94.54 94.54 5 445                                                                                                                                                                                                                         | Chine 8/2 04 1020 974, 985 7.02 Ontario 6/4, 03 400 112 <sup>2</sup> 112 <sup>7</sup> 4 3.05 World Bank 99 NZ3 250 1074 1074, 1074 1074 1074 5.03 Queboc Hydro 5.06 100 103 103 <sup>5</sup> /2 4.85 Orech Local 6.04 FFr 500 100 100 100 100 100 100 100 100 100                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 35                                       |
| rive                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | US<br>US TREASURY SOND FUTURES (CBT) \$100,000 32nds of 100%                                                                                                                                                                                                                                                   | East Japan Hallmay 6°g 04 600 100% 100% 6.51 Swedan 4% 03 500 105% 105% 4.4 g 3.78 East de Paritas 6% 22 FFr 3000 128% 123% 123% 500 105% 500 105% 500 105% 500 105% 500 128% 500 128% 500 128% 500 128% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 105% 500 1000 10                                                                                                                                                                          |                                          |
| 4 · · · · 0.02 0.20<br>5 · · · 0.05 0.35                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Open Latest Change High Low Est. vol. Open int.                                                                                                                                                                                                                                                                | Br-Im Bank Japan 9 02 500 107% 1084 6.25<br>Export Dev Corp 912 98 150 1063s 1055s 5.91 YEN STRAIGHTS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | ofter 4                                  |
| b         1.84         2.22         0.01         0.14         0.65           7         0.83         0.04         0.34         -           8         0.10         0.48         1.03         0.31         -         1.34                                                                                                                                                                                                                                                                                                                                                                                                                                   | Dec 715-09 115-14 +0-04 115-18 175-02 289,917 372,777<br>Mar 114-30 115-02 +0-04 115-03 114-22 38,298 80,991<br>Jun 114-16 114-18 +0-02 114-18 114-12 682 10,192                                                                                                                                               | Fed Home Loan 74, 59 1500 103 1034 4 557 Circle 44, 02 75000 112% 112% 4 2.36 Argentinite Global Fin 0.04 700 99,57 99 Federal Nati Mont 7.40 04 1500 105% 105% 6.39 EB 5% 00 100000 117 117% 128 Bankamerica 4, 98 750 99,97 100                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 01.03 5<br>99.66 5<br>01.07 5<br>99.78 5 |
| . vol. kond, Calls 4,440 Plus 14,472. Previous duy's open int., Calls 167,880 Plus 199,864.<br>Kerstikäinty                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Japan                                                                                                                                                                                                                                                                                                          | General Mills 0 13 1000 25 28 <sup>1</sup> / <sub>4</sub> + <sup>2</sup> / <sub>2</sub> 8.39 Inter Amer Dav 7 <sup>1</sup> / <sub>4</sub> 00 30000 119 <sup>1</sup> / <sub>4</sub> 120 + <sup>1</sup> / <sub>5</sub> 128 COCE 0 98 Bou 200 98.82 98<br>IN Frience 5 <sup>1</sup> / <sub>4</sub> 99 650 98 <sup>3</sup> / <sub>4</sub> 98 <sup>2</sup> / <sub>1</sub> 5.92 Indy 3 <sup>1</sup> / <sub>2</sub> 0 4 30000 119 <sup>1</sup> / <sub>4</sub> 107 <sup>1</sup> / <sub>4</sub> 107 <sup>1</sup> / <sub>4</sub> 100 Community OS Pin - <sup>1</sup> / <sub>2</sub> 98 730 99.81 98                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 99.84 4                                  |
| NOTIONAL GERMAN BUND FUTURES (UFFE) DM250,000 100ths of 100%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | NOTIONAL LONG TERM JAPANESE GOVT. BOND FUTURES<br>[LIFFE] Y100m 100ms of 100%<br>Open Close Change High Low Bet vol Open int                                                                                                                                                                                   | Inter-Amer Day 7/2 05 500 109% 105% 5.48 Japan Day Bk 5.69 100000 110% 110% 1.18 Dratcher Finance & 99 DM 1000 100.00 100                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 98.59 5<br>00.09 3<br>99.88 5            |
| Open Sentprice Change High Low Est vol Open int.<br>c 107.73 107.16 +0.02 101.24 100.90 171670 220632<br>ar 100.17 100.21 +0.03 100.23 99.98 2935 47108                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Open Close Chunge High Low Est vol Open Int.<br>Dec 124,68 - 124,75 124,62 1898 n/2<br>Mar 123,86 - 123,94 1514 n/a                                                                                                                                                                                            | 199 6 03 2000 98%, 99 6.32 SNCF 6% 00 30000 117%, 117%, 4 1.32 Finland -9 99 1500 99.94 100<br>199 5% 33 3500 97%, 57%, 7.22 Spain 5% 12 125000 118%, 119 2.00 Hallar 55 0 99 500 100.11 100                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 00.03 5                                  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | LIFFE haunes also traded on APT. All Open internet figs. are for previous day.                                                                                                                                                                                                                                 | Konez Elec Power 61, 03                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 00.55 5<br>00.48 5<br>00.31 4            |
| UK GILTS PRICES                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                | Critario 73:00 2000 1054, 1052 6.43 077HER STRANGHTS US 100 100 100 100 100 100 100 100 80.00 98.90 98<br>Critario 74:02 2000 1054; 1074; 4: 6.36 Gaminance Lux 74:00 Lifr 4000 100 110 801 Lidyda Bark Perp 6 0.10 600 86.23 87                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 99.99 5<br>87.38 5                       |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Yeat                                                                                                                                                                                                                                                                                                           | Portugal 5% 03 1000 gr 074 +% 6.39 Redoktartik Nedwiki 8% 04 Lin - 3000 112 113 6.30 Mora Scotle 2 59 500 98.89 100                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 00.00 5<br>00.06 5<br>00.15 5            |
| nta" (Linux de la Rive Yaana) 7.60                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 7 45 10112 -1 1031 951 Inder-Linked (A)                                                                                                                                                                                                                                                                        | Dubbe Prov 9 88 200 103% 104 Jg 6.11 PTT National 612 00 R 1300 103% 100% 1 0 Patagen 26 00 M 2500 100.22 100 8 555 100 2 10 100 2 100 100 100 100 100 100                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 00,40 3<br>99,85 5                       |
| a 101.pc 1997                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 7.33 121, +2 1252 1163 200 11                                                                                                                                                                                                                                                                                  | Brain 6/2 59 1500 101% 105% 5.55 Bratch Columbia 7% 03 C\$ 1250 110% 110% 5.55 Prome 9 58 500 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00 90.00                | 99.45 5.<br>00.18 3.                     |
| at 8 kpc 1997 t                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 747 1973 1095 1913 4-per 044 (1358) 299 329 1195 1185 1729<br>751 11152 1125 10035 287 16 1185 305 335 1813 1185 1729<br>751 11152 1125 10035 287 16 11295 11295 11295                                                                                                                                         | Sweden 6/2 03 2000 1015 1044, 628 EB 104 98 CS 130 108 1064, 2.64 State Bk Victoria 0.05 99 125 100.00 100.<br>Termestere Valley 6 00 1000 1004, 1004, 6.05 Elect de France 94, 99 CS 275 1134, 1134, 4.61 Sweden - 04 2000 98.94 100.<br>Termestere Valley 6 05 2000 1004, 1004, 6.05 Elect de France 94, 99 CS 275 1134, 1134, 4.61 Sweden - 04 2000 98.94 100.<br>Termestere Valley 6 5 2000 1004, 1004, 6.05 Elect de France 94, 99 CS 275 1134, 1134, 4.61 Sweden - 04 2000 98.94 100.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 00.12 5.<br>00.03 5.<br>98.81 5.         |
| = 15/sec 1984 13.50 6.80 11463 +4 1234 1140, Tops 6 1/402 301044 7 08                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 763 682 ct +1 685 612 2000 13                                                                                                                                                                                                                                                                                  | Termesses Vellay 9% 05 2000 100% 100% 100% 6.46 KW 112 An 20 04 CS 400 1172 1173 44 5.31 United Kingdom -1 01 2000 99,79 BB.<br>Tokyo Elic Power 6% 03 1000 99% 100% -1 6.14 Nigoon Tel Tel 10% 99 CS 200 114% 1146 44, 4.73<br>Tokyo Micro 5% 99 1800 68% 100 42 5.90 Crissio 8 08 CS 1500 111% 112 44 5.83 CORWERTIBLE BONDS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                          |
| n 125¢ 1999 10.97 6.07 1093 - 1145 109 6 corr Sports 211 4 8.04<br>as 9 gs 1999 1 204 6.03 105 4 .4, 109 4 .971                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 7.82 1118 +3 1723 1044 2/302 16                                                                                                                                                                                                                                                                                | United Kingdom 6% 01 2000 102% 102% 6.04 Ontario Hydro 10% 99 CS 500 114% 114 $^{1}_{2}$ 4% 4.53 Conv.<br>United Kingdom 7% 02 3000 108 108 $^{1}_{4}$ 6.02 Outer Konvalbank 10% 88 CS 150 113 $^{2}_{5}$ 114 $^{1}_{6}$ 4.53 Mesuad Pyton Bid                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Oller #                                  |
| b 174gar 1999                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 41 gas 3047;(130.1) 3.42 3.56 122(1) 4.15 127(2) 139(2)<br>Propositive rest Ridsmotion rate on projected inflation of (1)                                                                                                                                                                                      | World Benk 6% 05 1500 1005 1007 638 Oxborc Prov 10 <sup>1</sup> 2 88 05 200 111% 112% 4% 428 064 (Sknowie 7.5 00 88 1.7 12%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 114                                      |
| NCCCC0 194gs 1969 . 9.43 6.96 10863 + 1 11213 10712 Over Filtere Trans                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 1076 and (2,5%). (b) Figures in paramitestis show RPI base for<br>inclusing (6 & months prior to taske) and have been anducted for<br>7.63 112.5 4. 113.1. 1043 reflect reflecting of RPI is 100 in Forbusy 1967, Comvenion                                                                                    | Chadit Fonzier 8% of Eas 1000 1111% 111% 641 Hanson America 2.39 01 420 17949 18/4                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 1193                                     |
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### FINANCIAL TIMES SURVEY

Tuesday November 26 1996

## **ITALY: FINANCE, INDUSTRY AND EXPORTS**

## A fresh relationship emerges

A new partnership seems to be forming between industry and the state. The dismantling of Iri may concentrate politicians' minds on the legitimate uses of industrial policy in a modernising economy.

Andrew Hill examines developments

t is always dangerous to give the treasury direct consignal the end of an era trol of the merged company in Italy. But when, earahead of privatisation next

sidiary Telecom Italia - and as the ministry of state hold- \_trialists.

The effect is to delay the

after asset transfers and pri-

Index 1990-100

112 -

110 -

108

106

104

102 -118-

1995

view earlier this month.

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ELAT.

1996

liar this month, Mr Carlo year. Azeglio Ciampi, Italy's treasury minister, called a halt long-awaited sell-off once to nearly seven decades of again, and to underline industrial policy exercised another Italian paradox, through Iri, the state holding that - as one newspaper put it tartly - "In order to privatcompany, he seemed to be heralding a significant ise, you first have to nationalise the company by giving change in the relationship between the state and induscontrol to a ministry". Even try. The government, said Mr

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vatisations, Iri will still be a Ciampi in a statement, "consignificant economic force, siders that Iri's mission as a with controlling stakes in public holding of big indus-Alitalia, the troubled airline. RAI, the broadcaster, Fintrial and service companies nperating under state meccanica, the defence and monnpoly has come to an engineering conglomerate, end". and Fincantieri, the ship-

The private sector, meanbuilder. while, is undergoing its own If nothing else, however, shock treatment. Last Sun- the dismantling of Iri may concentrate politicians' day's agreement on re-entry of the Italian currency into minds on the legitimate uses of industrial policy in a the European exchange rate mechanism (ERM) under- modernising economy - belined that entrepreneurs youd state subsidies and would have to learn to live murky government-backed with a stronger lira, four rescue plans. Optimists years after departure from believe it may even prompt the ERM ushered in a period the founding families who of export-driven growth. run many of Italy's dynamic

For a government bent on private-sector enterprises to bringing its economy into think about splitting ownerline with Europe, both ship and management of events were inevitable. Not their small and mediumevents were inevitable. Not their small and medium in international meetings that anybody expects Iri to sized companies in the drive and by formulating national disappear overnight. Mr to confront aggressive inter-Ciampi's statement was part national competition. of a decision to merge two of Until recently, Italy's industry ministry has liter-Iri's largest quoted holdings - Stet, the telecoms group, ally been in the shadow of and its main operating sub- Iri; until 1990 it was known satisfy the country's indus-

ntion factory near Treviso. The land at which the line might enter the Erm is of immediate concern to some companies

ings and its offices are next Inflation is coming down, door to Iri's headquarters on exchange rate volatility has Rome's Via Vaneto. calmed, and the Bank of The decline of the state Italy did finally cut interest sector poses new challenges, rates this automn. But busiaccording to Mr Pier Lnigi ness and consumer confi-Bersani, industry minister since the centre-left's elecdence is atill afflicted by uncertainty about the ecotion victory last spring. nomic and political future. "We have to leave behind Consumer demand in Italy

the era of direct intervention flat or falling. Car regis-1s trations in the 10 months to end-October bave risen only Industrial production 0.6 per cent compared with the same period of 1995, and car dealers and manufacturers are again calling for government-led incentives to ancourage a recovery in demand. The latest industrial production statistics showed a decline of 2.9 per cent in September, compared with the same month of 1995. States and The country's trade surplus - according to Mr Sent. Augusto Fantozzi, the minister for foreign trade - should still reach a record L60,000bn-L70,000bn this year, against L45,000bn in and take the attitude that 1995, when exports were government will still say its

belped by a much weaker piece - but in a new relationship with industry, through that margins are being regulation, by participating squeezed, and the main reason for the growing surplus policy," he said in an intersumer demand means imports are declining faster The way the Italian econthan exports. omy looks at the moment,

that might not be enough to wanted. :

The strengthening of the lira is the first real test of the emort-backed growth of previous years. Mr Bersani is confident that small and medium-sized companies are tenacious enough to consoli-date their international position now that times are barder.

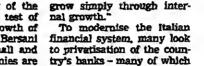
"Price belps to give industry opportunities and in this sense, Italian industry has a great capacity to take advantage of such situations." be Says. "But once our small and

medium-sized enterprises have gone into foreign countries it isn't easy to dislodge them... They succeed in sticking there because they have, for example, flexibility in production capacity." According to some ana-

lysts, however, fast-moving small companies are still let down by a less-than-dynamic banking sector, and a reluctance to seek risk capital for the financing of growth.

Mr Luciano Balbo, chairman of B&S Electra, an Itallira. But analysts point out ian venture capital group. points out that Italy has become strong in certain areas, such as machine tools is that the slump in con- and textiles, thanks to family-owned companies. But he warns:

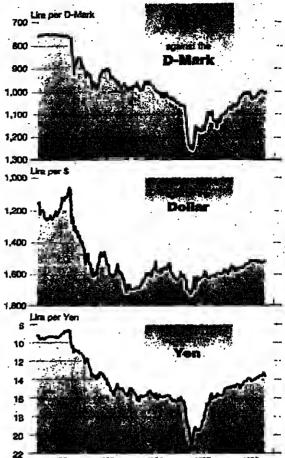
"Almost none of these The central ERM rate of companies has become large, L990 to the D-Mark is stron- and too often they end in poor south of the peninsula ger than Italian industry collapse. These days, in mature sectors, you can't 1995 increased at an annual



are still owned by centuriesnld public-sector "fnundations" - the growth of homegrown pension funds and other institutional investors. and a consequent increase in the importance and status of the Italian stock exchange. "At the moment, smaller

businesses don't have many alternatives to the banking system," says Mr Giorgio Fossa, elected chairman of Confindustria, the employers' federation, in May. "Some time in the future, we should become like the US. where 80 per cent of new capital comes from institutional investors. If there was a real financial market, we would also manage to separate families from management.

Unfortunately, deap reform of the financial system is still easier said than done. Foundations are the original vested interests in most Italian cities, and difficult to dislodge from their privileged positions. At the same time, the banking system is cracking under the weight of bad loans - particularly those built up in the - which between 1993 and



Reason Fela

rate of 26 per cent. It is not the best moment to be considering a launch onto the high seas of the private sector.

In a speech at the end of October. Mr Ciampi outlined new draft legislation, which would attempt to loosen the foundations' hold over their banking subsidiaries and encourage them to invest elsewhere, partly by remov-ing some of the fiscal deterrents to such flotations.

"The results [of previous legislation] have not been suffimany critics of Mr Claupi's approach believe the new legislation will still be too soft, and that the foundations should be obliged to banks.

In the end, coercion may achieve less than the cold realities of the modern market. The decline of Iri is a your breath.

further indication that the other easy alternatives for financing big business - direct or indirect transfers from the state - are no longer viable. Meanwhile, the reduction in interest rates and the narrowing gap between the yield on Italian government bonds and German or British equivalents is making equity investment more attractive for the average Italian saver, until now a devotee of investment in government bonds.

The theory is that, under cient," said the minister. But such circumstances, a new generation of family-based entrepreneurs may turn to professional management and the stock market to realise their 21st century ambisell majority stakes in their tions, rather than to banks or the government. But as the slipping calendar for privatisation of Stet suggests, it might be best not to bold

## FIERA MILANO NON STOP.



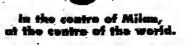
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106.000 sq.m by the end of 1996 in a totally new exhibition facility.

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#### EXHIBITION CALENDAR 1997

### January

January, 17-20 35° SALONE INTERNAZIONALE DEL GIOCATTOLO '97 International Toy exhibition -Model - Making, Hobby, Christmas decorations, Carnival items

January, 17-20 CHIBI '97 International exhibition of gift articles, perfumery items, costume jewellery and smokers' supplies

Jannary, 17-20 **CART '97** International exhibition of stationery, paper and cardboard products, articles for school and fine arts

January, 17-20 CHIBIMART '97 Exhibition Market of Handicraft Typical Products

January, 18-20 PROGETTO INTIMO 1997 Underwear Exhibition

January, 25-26 XXXII ESPOSIZIONE INTERNAZIONALE CANINA DI MILANO 32ND International Dog Show in Milan

January, 26-28 **MIAS INVERNALE '97** International sportswear, sports and camping equipment exhibition

### February

February, 7-10 **MACEF PRIMAVERA '97** International exhibition of Tableware, Household and Gift items, Silverware, Goldsmith's items, Watches

February MILLAPIS Exhibition of Marble, Granite and Natural Stone in Architecture, Interior Design and Art

February, 21-23 SALONE DELLO STUDENTE - CAMPUS ORIENTA School and training courses guidance

February, 21-23 MIFLOR '97 International exhibition of Floriculture, Plants and Gardening Accessories

February, 21-24 SABEN Exhibition-Conference Nature and Health

February, 25-27 W.I.T. World Investment in Tourism -Conference & Exhibition

February 26 - March 2 BIT '97 International Tourism Exchange

February 28 - March 4 MODAMILANO -MILANOVENDEMODA Women's Wear Collections

March

March MILANO **COLLEZIONI DONNA** Women's Wear -Autumn/Winter 1997-1998 Collections

March, 3-5 MODA IN - TESSUTO & ACCESSORI International clothing textiles and accessories exhibition

March, 4-6 **PROMOTION EXPO** Exhibitions of objects for promotion and business gift. Promotional services, materials and objects for point of purchase

March, 6-9 **CARTOOMICS** -"R" - ACTA DIDATTICA

March, 13-16 71<sup>st</sup> MIPEL International leather goods market

advertising

March, 13-17 MIFUR Fur and leather exhibition

March, 18-22 **IPACK-IMA '97** International exhibition Packing and Packaging, Mechanical Handling. Food-processing Industrial Machinery

March, 19-22 TAU EXPO '97 678 International Environmental Technologies and services Conference Exhibition. 6TH Human Protection, Civil Defence and Fire-fighting exhibition

March, 21-23 MILANOFIL '97 International Philatelic exhibition

March, 21-24 MIART Modern and contemporary art exhibition

Loan provie

1993

gain access to financial mar- ness is just one more Item in

kets and use innovative the daunting list of crucial

1992

Concentration, privatisa- quickly.

1994

1995

adjustments that Italy's

banks must now make

The first half of the 1990s

was a period of missed

opportunity. The present

challenge is awesome.

Italy's banking system

L'000 billion

10 - Post-tax profit

1891

financial instruments." he

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profit improvement are pri-

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### 2 ITALY: FINANCE, INDUSTRY AND EXPORTS

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overall, however.

Germany.

Lamberto Dini: gave

The banking sector: by David Lane

## Frankenstein' law failed to deliver Italy's banks must that soms well-performing merger. Apart from provid- banks are mainly under pub- in the period 1987-1989 to 2 banks to lay off staff on the

public-sector banks is con-

firmed by total asset figures.

One reason why privatisa-

tion has not happened is pol-

itics: national and local poli-

ticians can keep their hands

Being involved with banks

is more rewarding than run-

ning portfolios of financial

investments (which would

sional investment managers)

and distributing the income

Another reason is that

foundations' book values of

which it hoped to offer 22

per cent of its equity in July

in generally unfavourable

This is not surprising

stock market conditions.

bank shares have been espe

cially unpopular.

from them.

through the foundations.

address a daunting list of crucial adjustments

28

Frankness is a rare quality in politicians. But in describing the July 1990 law that bears his name as a legislative Frankenstein, Giuliano Amato, former treasury minister and prime minister and now head of Italy's competition watchdog, gets near the truth

The Amato Law aimed to revolutionise the banking system by turning publicsector banks into joint stock corporations, and then merging and privatising them. Under the law, public sector hanks were given tax breaks to spin off their banking operations into joint stock corporations (societo per azioni - SpA), the equity European banking report in remaining with foundations July reveal a level of fragcontrolled by local governmentation matched only by

While public-sector public law credit institutions - a category including San Paolo di Torino and Monte dei Paschi di Siena ~ and casse di risparmio savings banks - a category including Milan's tration is greatest. Cariplo - have been transformed into "SpA", the much-sought mergers and 85 per cent in Britain and 93 privatisations have not hap- per cent in the Netherlands. pened.

There were 163 "SpA" at the end of last year, against 187 at the end 1991, the year when the law started to be applied. The number of fits that could result from banche popolari (generally small and medium-sized people's hanks) fell from 103 to 96 and the number of co-operative credit banks (usually one or two-branch affairs) from 710 to 619.

Excluding the branches of foreign banks, refinancing institutions and mediumand long-term banks, the number of Italian banks dropped from 1,000 to 878 between 1991 and 1995.

The Bank of Italy reports that there were 64 concentration operations last year, of which 28 involved co-operative credit banks. Most were acquisitions: there were just 10 mergers.

toundations five years to The central bank notes diversity and disinvest

tral and northern Italy have ests, that is the Italian patbeen the most active in tern. growing through concentra-Several banks whose tion operations. Italian bankshares are listed on the

ing remains fragmented Milan board are controlled by other banks: Banca Naz-No big merger operation ionale dell'Agricoltura by has been undertaken in the Banca di Roma; Banca Toscana by Monte dei Paschi di past five years since those between Cassa di Risparmio Siena; and Banca di Chiavari and Banco di Legnano by on the banking levers di Roma, Banco di Santo Spirito and Banco di Roma Banca Commerciale Italiana. Little wonder that the (to form Banca dl Roma) and authorities are disappointed between Nuovo Banco Ambrosiano and Banca Catabout progress towards contolica del Veneto, forming centration.

probably be done by profes-Scarce achievement on pri-Banco Ambrosiano Veneto. vatisation owes much to Mr The Credito Italiano/Credito Romagnolo operation Amato's law. The "monster" two years ago did not lead to foundations have kept conmerger, Milan's stock martrol of the banks, in spite of ket quotes Rolo Banca 1473 efforts by successive governas well as Credito Italiano. ments.

their bank shares are higher Two years ago, Mr Lam-berto Dini, the treasury minthan market values. A third Figures published by Assoreason is adverse stock marciazione Bancaria Italiana (the Italian banking associaister, issued a directive ket conditions. tion, ABI) and IBCA in their allowing foundations five San Paolo di Torino has years to diversify and dis-innot followed up the initial public offering (IPO) of 20 vest from banking. The results are risible. Now Mr per cent of equity made in March 1992 with a secondary Carlo Azeglio Ciampi, who The three largest banks took over from Mr Dini as operation. Caripio was together control just 20 per forced to abort an IPO in

treasury minister, is attempting to move matters cent of the market in Italy. against 54 per cent in Britain along. When, as governor, Mr and 74 per cent in the Netherlands, where coocen-Ciampi addressed the Bank of Italy's annual meeting in

The 10 largest banks take May 1989, he noted that 65 per cent of Italy's banking 50 per cent, compared with system was in the public sector. Seven years later and Currently being salvaged, after legislation aimed at Banco di Napoli will keep its promoting privatisation, ABI identity even if it is acquired describes how little has been by a large Italian bank. achieved. thereby nullifying the bene-

lealstation aimed to

revolutionise the system

ing market where large

Giuliano Amato: his

**Carlo Azeglio Clampi:** attempting to move matters along

medium-sized banks in cen- ing a sop to southern inter- lic control is Italy, 11 of 17 per cent over 1993-1995, conbanks considered belonging siderably lower than most directly or indirectly to pub- leading European banking lic bodies," says the ABL markets and even below This massive presence of France.

year, are surplus to requirements. But ABI emphasises Self-financing was negative in 1994 and only just that the tax burden must to positive last year. he reduced in order for the The biggest factor underly-Italian banking system to ing the profitability gap close the gap with the rest of between Italian banking and Europe.

There are important implithe rest of Europe is taxation which explains 39 per cations for the country's cent of the difference: profits banking system in trends in incur 56 per cent tax against the corporate sector. Giovanni Palladino, head

state scheme ought to pro-

vide some relief: as much as

a quarter of bank staff.

333,000 at the end of last

30 per cent in Britain and of finance at the industrialthe Netherlands. Higher staff costs and ist's federation Confinduspoorer risk management tria, says that large and medium-sized companies are each account for about 22 per cent of the difference becoming increasingly independent of bank credit. between Italian and European performance. "Banks must refocus their Recent proposals allowing services to help companies

#### Exports and currencies: by Robert Graham

## nique cycle is over

ERM re-entry signals an end to or below L950. the era of competitive

devaluation accept a more realistic par-For the fourth successive ity. In any event, bridging year Italy looks set to enjoy the gap between the intera record trads surplus. On present projections, based on ests of exporters and accomeight months' figures, the modating the French and surplus should be about Germans has proved no easy

task for the government. At current prices this will While devaluation was be more than three times the undoubtedly the catalyst for swinging the trade balance from deficit to surplus in level back in 1993, the first year which saw the benefits 1993, at least four other eleof a sharply devalued lira. ments have contributed to However, circumstances have changed radically since the extraordinary export perthe lira was left to float free formance Over the past four years, after being forced from the

European Exchange Rate the rhythm of domestic Mechanism (ERM) during demand has slowed as public the September 1992 currency spending has been cut in real terms and consumer The era of a competitively has bsen spending devalued lira - so unpopular

depressed; • As a result of the 1993 with Italy's European Union partners - is ending. Last wage pact between the gov-Sunday's decision to bring ernment, unions and the lira back insids the ERM employes, pay has been deindexed and linked to prowas an essential step on the path towards taking part in ductivity. This has led for the first time in thres the single European currency, one objective of Mr decades to wages increasing below the rate of inflation: Romano Prodi's centre-left

 Fear of job losses has led government. to an unprecedented stabil-There are many hurdles along this route, the most ity on the shop floor, serious being the country's Inflation, despite some ability to comply with the blips, has been falling and

against the D-Mark), but also inflationary wage settlement nies, and, ahead of Sunday's companies bensfited from which would permit employdecision, was the toughest in special tax privileges in the ees in key sectors to recoup insisting on a parity around so-called Tremonti Law. This law, formulated by Germany, conscious that it the Berlusconi government would have to bear the cost

in the 1995 budget, allowed of defending an overvalued companies big tax breaks for lira, accmed prepared to re-investing profits. This encouraged expansion and was so popular that the Dini government was obliged to prolong its application into

part of this year. The effects of the Tremonti Law have now been exhausted. Added to this, Italy's main erport markets in the EU are performing poorly. In the first seven months, overall exports grew 3.8 per cent compared to 25 per cent

during the same period the previous year. If the August figures are included, average export growth had dropped even lower, to 2.4 per cent, while imports were down 2.1 per cent. In Germany, which accounts for 17 per cent of Italian exports, sales were down by 1.2 per cent.

Another important change is a rise this year in production costs and a potentially

Visible trade balance L'000.billion

6.4 · NA .40

a large part of earnings lost through inflation since 1994. In Confindustria's latest economic bulletin, labour costs were up 7.3 per cent this year and it estimated that wsge costs could increase 13 per cent in the period 1996-98 if current union claims were met in full. Also on the horizon is the impact of more costly

L'000 billion

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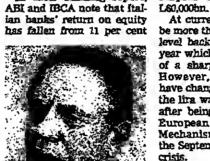
imported energy. Compared to the onset of last winter, fuel prices are well up.

Most businesses have built up enough fat to allow them to reduce their margins and ride out a difficult 1997: But next year will be a testing time, especially with the lira's central ERM parity below L1,000.

Much attention will focus on businesses in the north-east which has been regarded as a - "miracle" growth area since the start of the nineties. Critics have argued that its small companies, operating in niche markets, have prospered almost exclusively on the back of a cheap lirs.

" Allange to the second 

givan banks' dismal profit records and passed reduced dividends. In their banking report. "The only European bank-



or



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convergence criteria on the there has been relatively little imported inflation from rate of inflation, the size of the budget deficit and the increased raw material costs. level of Italy's debt stock. However, the cycle of this Nevertheless, the objective unique combination of cirof monetary union is backed cumstances is over. Last by all the main political par-ties as well as by trades unions and the business year was the high point. when Italy's trade surplus soared to L44.000bn from community. With 56 per cent L24,000bn. Not only was this of all trade within the EU, a when the lira reached its lot is at stake in once again weakest point (almost L1,200 seeking to discipline the lira

to fixed bands. The government always hoped to have completed the re-entry negotiations by the end of November, once the 1997 budget passed through the chamber of deputies. The objective was achieved only after hard bargaining with its EU partners over an acceptable parity for the Italian currency, eventually fixed at L990 to the D-Mark. The lira has gained 10 per cent this year as the country's economic fundamentals havs improved and has been hovering around L1,000 against the D-Mark since the summer. It would have strengtheaed more had not the Bank of Italy intervened heavily on occasions to pre-vent further appreciation. This was an indication that the Italian authorities were seeking re-entry around this central parity.

In the run-up to the deci-sion, Confindustria, the industrialists confederation, said L1,000 against the D-Mark was the maximum acceptable. Exporters - and notably big groups such as Fiat - would have preferred to fix the lira at the L1,050 level. Few have forgotten the difficulties they faced in 1992 when the Bank of Italy persisted until the last with a strong lira policy. A recent study by Milan's

Bocconi University showed that on next year's macroeconomic projections, operating margins would be little affected with the lira at L1,050. At a parity of L950, bowever, the negative impact would be significant Margins In the white goods industry, for instance, would be down almost 4 per cent; in clothing by nearly 3 per cent and machinery by more than 3 per cent. France and Germany

account for 54 per cent of Italy's exports to the EU and since 1993 bave felt the most vulnerable to the impact of a cheap lira. However, the French government has been the more vocal in attacking tha competitive advantage enjoyed by Italian compa-20 -1904 1996 1992 1993 1995 



### **ITALY: FINANCE, INDUSTRY AND EXPORTS 3**

### The stock exchange: by Andrew Hill

## Time to solve problems

the market's international image have been undermined

authorities have long worried about how to make their. market more liquid, improve transparency and overcome e marked reluctance on the sized companies to tap the stock market for funding.

Now they face another challenge which makes finding a solution to these perennial difficulties even more pressing it is called Eurosim: the Italian law which implements the European Union's investment services directive. The Eurosim replaces the

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old Sim law - named after the type of local securities houses (Società di Intermediset up. The Sim law provided asure of protection for local intermediaries and was ruled illegal by the European Court of Justice earlier this year for discriminating against foreign banks and brokers.

The investment services directive, by contrast, opens the way to head-to-head competition between European stock exchanges and intermediaries. Brokers can now trade by remote links on the same terms as local Sims. The floors of Italy's 10

stock exchanges - merged under one Milan-based stock exchange council - are des- Cesarini: hopes Milan will be erted and the battle is on to more efficient and user-friendly

One of the most persistent

Confindustria, the

of small companies.

industrialists'

criticisms levelled against

confederation, is that it has

big business at the expense

defended the interests of

In good measure, Mr

Giorgio Fossa, who took

Efforts to improve attract computerised dealers stock exchange's problem. It while the stock exchange the market's around Europe. Euro is small by comparison with authorities have pushed company, owned by the nies, and clogged by illiquid intermediaries, incloding stocks. banks, cleared by the new

equity markets. Long-established brokers for small and medium-sized are worried that they may be companies to float oo the crushed hy the banks. But stock exchange, have Mr Franco Cesarini, head of reinforced the borsa in thepart of Italy's dynamic fami-the Italian stock exchange past two years. ly-owned small and medium- council eince March and In 1995, 14 new companies chairman of Banca Popolare were admitted to the borsa di Milano, one of Italy's big- and this year 12 new stocks gest banks, says there will be a role for both types of Mediolanum, the insurance intermediary, and the entry and financial services group, of the banks will benefit all

"As far as the retail market is concerned, the banks are an extremely important channel for savings, but the banks are above all impor-

year. tant for the way in which their contacts with compames can generate new appliazione Mobiliare) which it cations [for listing] and new quoted stocks," be said in a companies which fulfil the recent interview. This goes -

sim will also transform the the Group of Seven-sized ahead with modernisation. old stock exchange into a economy; still overweight in the principles of good corpoself-regulating joint stock financial and holding compa- rate governance are still a mystery for many of Italy's larger quoted companies. The Italian government's

Within the past year, scan-Italy's stock exchange laws to trade directly oo the slow-moving privatisation dals at Gemina - the investprogramme and incentives ment company controlled by some of Italy's best-known corporate names - and a rash of ill-explained problems at Olivetti, the information technology group, have undermined efforts to project a new, more transparent. image for the Italian market have been listed (including internationally.

In a speech earlier this month, Mr Antonio Fazio, and Mediaset, the media governor of the Bank of company, both controlled by Italy, strongly criticised those families which domi-Mr Silvio Berlusconi, former nate the ownership of quoted prime minister). At least four others are expected to companies for mistreating float before the end of the minority shareholders.

He also attacked other That is still small beer, entrepreneurs for not even however, compared with the daring to float their family estimated pool of 1.500 nnquoted manufacturing companies because they were afraid of losing control over their companies or of minimum requirements for a having to meet new to the heart of the Italian listing. Added to which, demands for transparency.

If incentives for flotation are not extended when they expire at the end of 1997, even the current trickle of interest in the borso may dry up, say some analysis.

of those familiee many which decide to list their companies cell only small minority stakes and show no great enthusiasm to use the market to fund further

"I don't think in Italy we need a thousand new quoted companies, but a hundred

with negative conseque

for jobs. In this climate,

being given to the cost of

Employers, be says.

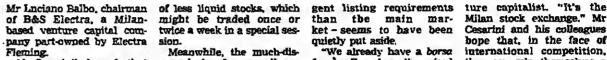
jobs when the overheads

are so high. "People must

insufficient thought is

employment born by

companies.



Fleming. Mr Cesarini's hope is that Milan will be able to fight off competition hy becoming even more efficient and userfriendly. In January, for example, the exchange expects to open a computer node in London linking the

City directly to the Milan computer trading system. Eventually, the exchange authorities believe, three They also point out thet divisions of Italian quoted companies will develop: a first tier of between 30 and 50 blue-chip stocks, includ-

ing the best-known international companies such as Fiat, Pirelli and Generali; a second tier of "domestic" stocks, which would take in

many of the attractive newly-quoted medium-sized commore really good ones," says panies; and a third divisioo

1993 pact envisaged a

earnings eroded by

inflation.

cannot be expected to create ' traditionally the barometer

revision after two years

recover, at least in part,

which allowed the unions t

Engineering workers, ...

of wage settlements, are

currently locked in a bitter

ond market - with less strin- companies." says one ven-

Milan's stock exchange before computerised trading: the floors of Italy's 10 stock exchanges are now deserted

might be traded once or than the main mar-Milan stock exchange." Mr twice a week in a special ses- ket - seems to have been Cesarini and his colleagues ket - seems to have been quietly put aside, "We already have a borse cussed plan for a small sec- for small and medium-sized

bope that, in the face of international competition, they can win themselves a more exalted reputation.

1

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PROFILE Pier Luigi Bersani, industry minister

Honeymoon period comes to an end

Until September, Pier Luigi Bersani was enjoying a fairly calm honeymoon period as Italy's new industry minister. In the first four months in the joh his public declarations tended to touch on broad ecooomic themes, regulation of energy and telecoms, and forthcoming privatisations: nothing too controversial. Recently, however, the new minister has had to handle some of the country's most sensitive industrial issues.

The minister's opinioo has been sought on events ranging from September's surprise arrest of Mr Lorenzo Necci, the chairman of the state railway - a move which seemed to call into question one of the country's biggest infrastructure investment programmes - to this th's amhit government plan to merge the state-controlled telecoms companies and and the dominance of Irl, the state holding company, over Italy's industrial All this has come against a background of sluggish msumption and a strengthening lira, and difficult negotiations - still open at the time of going to press - with engineering workers. Mr Bersani is only 45 but veteran of regional politics with the former communist PDS. the largest party in the government coalition. Before Mr Romano Prodi, the prime minister, selected him to run the industry ministry, he was president of Emilia-Romagna, Mr rodi's home region and the cradle of small and mediam-sized manufacturing industry. Mr Bersani himself claims that in the area

around his home town,

near Placenza, "one in



Bersani: '1997 could be a year of extremely substantial reform

every 10 people is an entrepreneur". Under the circumstances, the ministe sounds slightly disappointed at industrialists' equivocal tion to t

than benefits". With the lira now at its strongest for nearly two years, Mr Bersani sees the ministry's role as

created more problems

encouraging competitiveness through other means, including deregulation of telecome and electricity to reduce costs for industry, removal of more bureaucratic obstacles; reform of fiscal policy and the banking system; and encouragement of research and velopment, particularly

in those growing areas such as biotechnology and microelectronics where Italy is weak.

As the list indicates, in many areas the industry minister has to work closely with other cabinet colleagues. Shares in the largest state-controlled companies are either directly own

treasury or beld through

Iri (itself treasury-owned),

but the industry ministry

dominate leading companies



Sunday was L990.

Secondly, he has found

himself weighing in with a

forceful Confindustria view

on the 1997 budget, the

ciear political will to ...

introduce more flexible

working practices.

concerned that the

government's slowness to

privatise and the lack of a

Obliged to tackle politics

INTERVIEW Giorgio Fossa, charman of Confindustria

expansion Fazio: attacked families which

Confindustria in May, owed his election to a feeling among members that this imbalance necded addressing. This was even the case of

Fiat, Italy's largest private group, which openly backed Mr Fossa's candidature. For almost a decade he has been championing small businesses inside Confindustria. "Small-and medium-sized companies represent over 90 per cent of the membership," he

says. "Governments always talk about doing something for them during the elections, then they are mietly forgotten." He insists that the model of the small family company is far from being ootmoded. With flexible structures, mostly non-unionised labour and innovative dynamism, Mr Fossa regards the family concern as still the ackbone of the economy. "Foreigners do not come to Italy to study our

-

ys 10 pe designs, produces and assembles various types of cylinders. Despite his desire to focus on the problems of small es - from labour costs, to scarce credit and. excessive state bureaucracy - he has been obliged to

adamant that the lira

should not re-enter the

government structures, or

our privatisation but they

Mr Fossa, 42, is the third

generation of a Varese

industrial family active in

bustness, Silvio Fossa,

specialised engineering. The

-do come to study the

success of small and

medium businesses."

of how to cut public pensions in the 1997

budget. Mr Fossa himself is worried that growth next field more political . problems from the outset year will be weak after Confindustria is still playing a bigger political role than he believes it should, because of the vacuum created by a weak government and divided

near-stagnation this year, political parties. He has to represent industrialists at a time when domestic demand has not looked so bleak for more than two decades: In an interview before ...

"Great!

The fox escaped, mum."

Sunday'e decision on entry to the Exchange Rate Mechanism (ERM), he was

ERM at anything stronger than L1.000 against the D-Mark and he would have Fossa: he meists the model preferred it closer to L1,050. of the small family company The central rate agreed on is far from being outmoded

labour market the less jobs created," be says. Like centre-left government is storing up problems by many employers he now failing to address the issu cites the UK example of flexible labour markets as a spending on health and model

"In the UK, part-time accounts for 25 per cent of employment; in Italy it is only 6-7 per cent. In the UK, a worker works an average 1,900 hours a year against 1,600 in Italy; and as for non-wage costs these represent only 10 per cent in the UK, compared to nearly 50 per cent in Italy." More progress on labour flexibility might have been made in negotiations with the unions had not the climate been conditioned by a series of important wage

negotiations. This year, the 1993 agreement between government, employers and unions on wage and work conditions came up for review. The agreement has

been crucial for ensuring stability on the shop floor and in holding down wages below inflation. But the

employers over a renewal of their national cootract. The employers are conceding only a minimal catch-up payment while the unions are insisting upoo recouping the bulk of what they have lost through inflation. At a time of squeezed margins and slack demand. Confindustria says it cannot afford to meet the engineering workers' claim The Bank of Italy has warned that the settlement risks being inflationary. There are 14 other big sectorial wage claims in the nipelines. But the onfcome of this confrontation will determine the climate of industrial relations for the foreseesble future Mr Fossa appears reasonably confident of a solution. The employers'

hand could be helped by the stagnant state of domestic demand which might frighten the unions into oderating their claims.

Robert Graham

Barry Meekums. Great Britain

- a reaction "of light and shade" as he tactfully puts

be a year of extremely

He points out that this metimes regulates the state monopolies - as is the government is trying to act on its campaign promises to cut down on unnecessary bureancracy and encourage the small entrepreneur. The latest financial nanceuvre is moving in this direction - and if we get it through, 1997 could

substantial reform, benefiting companies," he claims. Furthermore, he says, the new government's economic policy helped push down inflation, prompt the long-awaited cut in interest rates, and encourage an end to volatile currency movements.

As for the accusation that not enough has been done to tackle structural reform of the pension system. Mr Bersani replies that opening the question of sions this year would have been a gesture which

case, for example, with Enel, the state electricity producer. The sluggish privatisation programme should eventually eliminate thet duplication of responsibility. But many quasi-governmental organisations and regulatory instruments for dustrial policy are still shared with or controlled by other ministries. Mr Bersani hopes government plans to simplify ministerial responsibilities will leave the industry ministry with clear responsibility for industrial promotion - a more appropriate and useful role now that the long era of Italian state subsidies and direct intervention seems to be finally drawing to a close.





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### **4 ITALY: FINANCE, INDUSTRY AND EXPORTS**

#### H Aerospace and defence: by David Lane

## Little to laugh about

Uncertainty pervades in a sector suffering surplus supply

30

Australia's decision to award a contract to British Aerospace for 40 Hawk military trainer aircraft earlier this month dealt a heavy blow to Italy's acrospace and defence sector. Aermacchi had supplied Australia with the Hawk's predecessor, the Mb226, and expected to fol-low with the Mb339.

This setback has led some industry insiders to question Aermacchi's viability if it loses forthcoming interna-tional battles for trainer orders, in South Africa particularly. Indeed, rationalisation of Italy's aircraft trainer capacity is though imminent and may not await the outcome of these battles ..

Italy's leading aerospace and defence company, Fin-meccanica, in which the trophled IRI state bolding has a 63.4 per cent stake, owns a 25.5 per cent interest in Aermacchi as well as 99.3 per cent of Siai Marchetti which also makes trainer aircraft. Insiders have

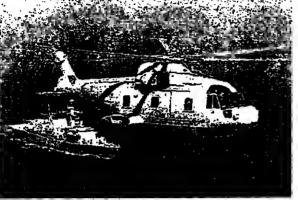
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messy and lacking clear pol- lined by Italy's leasing of 12 Italy's elderly G222, howicy Uncertainty is a general air defence variants from ever. problem, however, in a sec-Britain, with a further 12 tor suffering from weak leased aircraft due for deliv- aircraft hopes are pinned on demand and surplus supply. ery next year. Following Eurofighter, a partnership weak demand and several important defence projects have finished in bers by one quarter, Alenia's bers by one quarter, Alenia's Spain. But the project is at sign mitrecent years or are running AMX light tactical fighter risk until there is commitdown, while new ones are in programme, a joint effort ment to tooling for producearly stages. Meanwhile, markets at bome and abroad are soft. Improvements on the civil aerospace stage, in which Italy is a bit player for a large military transport rently planned. rather than a star, are insuf-alreraft will probably be met The situation ficient to compensate.

role combat aircraft, in fit from an agreement with which Finmeccanica's Ale- Lockheed Martin for developing and selling the C27J, a nia is a partner, is no longer a current project is undertactical transport based on



described the situation as The EH101 helicopter, jointly developed by Agusta and Westland

Many of Alenia's military with Brazil, is now complete. tion: the longer the wait, the Few expect the Future greater the risk. Moreover, Large Aircraft project to get Italy will probably take airborne, and Italy's needs many fewer than the 130 cur-The situation is equally

icient to compensate. That the Tornado multi-Cl30J. Alenia hopes to bene-business. With the disappearance of military threat in ceptral and eastern Europe, the requirement for Finmeccanica's Agusta A129 army attack belicopter has evaporated, and so have high expectations for export orders.

Although production of the EH101 three-engined naval helicopter, jointly developed by Agusta and Britain's Westland, is under way, the Italian order for 16 has hit bureaucratic barriers and awaits final approval. The NH90 being developed with France and the Netherlands is still far over the borizon.

tor, however, Finmeccanica

in revenues and orders. The this, ATR commuter aircraft in orizon. which Alenia partners long-term prospect in civil There are some rays of France's Aérospatiale has aircraft. Alenia is outside light in the civil aircraft sec- had success, and last year's the Airbus consortium and



pership with Britain, Germany and Sp ed on Eurofichter

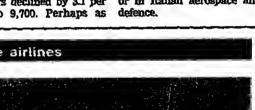
commercial aviation had led International Regional (AIR) to significant improvements provides a way to build on

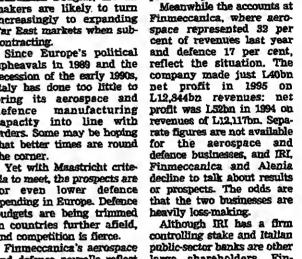
AIR is Italy's only big contracting.

works for Boeing and much as a quarter are sur-McDonnell Douglas, the US plus to requirements. makers are likely to turn increasingly to expanding Far East markets when sub-

upheavals in 1989 and the reflect the situation. The recession of the early 1990s, Italy has done too little to bring its aerospace and L12,844bn revenues: net defence manufacturing profit was L52bn in 1994 on capacity into line with revenues of L12,117bn. Sepaorders. Some may be booing that better times are round Yet with Maastricht critefor even lower defence or prospects. The odds are spending in Europe. Defence that the two businesses are

the failure to tackle the meccanica is a quoted com-Between 1994 and 1995, Fin- some Milan analysts meccanica's aerospace workforce fell by just 2.2 per cent to 21,400, while its defence numbers declined by 3.1 per cent to 9,700. Perhaps as defence.





large shareholders, Finpany. But it is not a share that is closely followed: describe it as "a joke". There is however, little to laugh about at Finmeccanica or in Italian aerospace and

ALL DROMA MARYNA

POREY HATES

ira s

noting that the upturn in Aerospace to establish Aero buy a stake. While Alenia

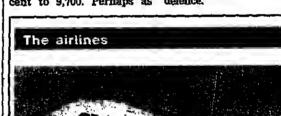
agreement with British lacks financial resources to the corner.

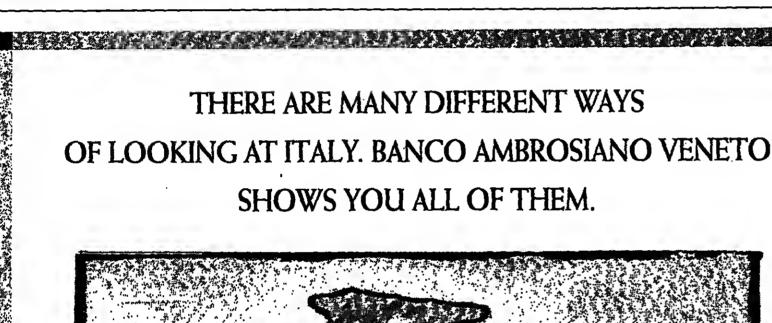
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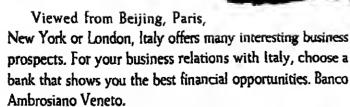
GRUPPO

ria to meet, the prospects are budgets are being trimmed and competition is fierce.

in countries further afield. Finmeccanica's aerospace and defence payrolls reflect problem of too many workers and not enough work.







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Competition gets fierce

The deregalation of Italy's atribues in 1998, setting internal flights on track to full liberalisation by 1997, has cost the flag carrier Alitalia its privileged monopoly position. Private companies are increasingly making their presence felt on scheduled flights as the deregulation measures are gradually implemented. There is competition mong the various carriers on all national routes but it is fiercest on the Milan-Rome stretch. Alitalia, however, has shown that it is not prepared to be anocuvred by its new rivals and offers prices on its route between Milan's Linate airport and Flumicino, Rome, between L99.000 and L280,000. It emained easily the biggest operator between Milan and the capital last year, with I.654m passengers. Chief among its rivals between Milan and Rome is Air One, owned by Mr Carlo Toto, the Abruzzo businessman, which began operations in November 1995. In the first nine months of 1996, with 18 flights a day in each direction, it carried \$45,000 passengers. A one-way Air One ticket between Linate and Finnicipo costs between L60,000 and L180,000. In the same nine months, Noman, 51 per cent owned by the La Starza family and 49 per cent by Italian Technic, carried 80,000 igers between Linate and Rome's Ciampino airport, paying between L94,000 and L164,000. The airline, which began

business at the end of last year, provides six flights a day in each direction. The longer-established Meridiana, meanwhile, jointly owned by the Aga Khan, Airfin, Pimpar and Cariplo, the Milan-based savings banks, carried 145,000 passengers in the whole of 1995 between 'iumicino and Milan's Malpensa sirport, with three flights a day in each direction. Tickets cost etween L161,000 and L230,000. The company is also active on other route and carried a total of 2.197m passengers last

year. Recently, Alpi Eagles which is based in the Veneto, in north-east Italy, and is owned by a busines consortium including Stefanel, Zanussi and Marzotto, concluded a collaboration deal with Alitalia on some routes - but not between Venice and Rome where annual traffic totals 700.000 ssengers and where the two companies remain in competition. Alpi Eagles prices are between 14.5 per cent and 35 per cent cheaper than those of its flag carrier rival. However, price is not the only yardstick of competition. Although Alitalia has improved its on-board service on the Milan-Rome flights, it is outshone by Air One, for stample, which has sough to woo passengers with daily papers and sweets and serves a continental breakfast or afternoon acks and drinks.

devalue the franc.

# Pound in New York

yesterday that they were

confident Italy could main-

### CURRENCIES AND MONEY

## Lira stable after Italy's ERM return

### MARKETS REPORT

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By Stmon Kuper

The lira gained on its first day back in the European exchange rate mechanism. since September 1992, clos-\$1.673. ing just above its new central parity rate of L990

against the D-Mark The parity rate, set by European Union ministers and central bank officials in Y111.2 late night talks on Sunday, surprised the markets, which had gambled on a parity of L1.000. Traders holding live that they had bought before the weekend made money on the difference

The lira's re-entry dominated trading, which was thin because of US holidays later this week. Traders are now more confident than before that Italy will participate in the first stage of European monetary union. Their confidence boosted the foot dollar and sterling against 3 mill the D-Mark, which was also 1 y hit by

tion figures. tain the lina at around its The dollar closed in Lon- new central parity for the tain the line at around its don 1.7 pfennigs higher at following months. DM1.519, while the pound But the strategists said rose by the same amount to Italy may not be able to sus-.

DM2.542. The dollar rose 0.8 tain the live within a 2.25 per cents against the pound to cent fluctuation band against the D-Mark for the Italy's re-entry also helped next two years. If Haly cansend the dollar soaring not, its chances of joining against the yen. The US cur- EMU at the first stage may rency closed Y1.3 higher at recede further. The Maastricht treaty states that The French franc recov-The French franc recov-ered somewhat from recent pate must maintain a "stable losses against the D-Mark, exchange rate" for two years

closing at FFr3.384. This is before EMU starts. because Italy's re-entry into Exactly what the criterion the ERM at a stronger rate means is open to speculathan expected was seen to tion. However, few EU offireduce pressure on Paris to cials believe that a country can fulfil it simply by keep-ing a currency within the Currency strategists said official 15 per cent fluctua-

tion band. Smith Barney in Paris, said: "My mother could keep a currency within a 15 per cent band." The lira's 2.25 per cent band could there-

Against the D. Maik for par DM ~ 990 **T**NN 1,000 · 1.000 1010 1,060 =-1 1,000 1,200 1 

Line

speculative attacks of the

The Paris government's Mr Steven Englander, fronc fort policy looks more international economist at likely to survive now than it did at times last week. France has long been con-carned about the weak lira, which has made Italian exports more competitive

Now that Italy has entered pound's recent rally. the ERM at a stronger rate Sterling has gained about 10 per cent since August this than expected, the threat to the French economy from year as the UK economy has the fira has diminished. Yespicked np speed, accompanterday a host of French poliied by calls for higher interest rates to head off future ticians and Bank of France officials, led by Mr Jean inflation. The Bank of Arthuis, finance minister, England has called for an restated their support for the increase in interest rates, and short sterling futures franc fort, a policy criticised last week by politicians including former president imply that financial markets anticipate an increase before Mr Valery Giscard d'Estaing. Christmas. For the moment the govern-Cuts in personal incom ment has won the debate. tax aimed at winning votes

Mr Kenneth Clarke, the party ahead of the election UX chancellor, presents the expected next spring could UK's annual budget today. If further stimulate consume kind that forced the cur- he unveils a tax-cutting Bud-Mr Jeremy Hawkins, chie economist at Bank of Amer rency out of the ERM in get which puts upward pres-sure on interest rates, he could further fuel the ica in London, said: "Ther

will have to be a significan net increase in taxes to den speculation that base rate Nov 35 Mar 25 C S Canth My 41.055 - 44.0400 24.5440 - 25.0540 Haugary 251.735 - 251.573 156.520 - 156.570 Yan S75.520 - 571.565 5700.00 - 3000.00 Namak, 0.4022 - 0.4095 6 52955 - 0.2595 Paland 4.7315 - 4.7418 2.42255 - 2.530 Panak S103.76 - 5202.50 5400.00 - 5500.00 HALE 51418 - 6.1438 3.0729 - 3.0731 will not be hiked again." For the latest market

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| ersonal       |       |           | EURO                      | CURR          | ENCY             | DITE             | REST           | RATES          |                                              |                                     |
| t winni       |       |           | Nov 25                    |               |                  |                  | One            | Three          | Sbr                                          | One                                 |
| ng Con        |       |           |                           |               |                  | 7 days<br>notice | month          | months         | months                                       | year                                |
| of the        |       |           | Belgian Fra               | × 34          |                  | 4 21             | 34 - 3         | 31 - 314       | 34 - 34                                      | 34 - 34                             |
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| test mar      |       |           | Astan \$Sing              |               |                  | 1 · 314          | Siz - Siz      | 314 - 314      | 376 - 316                                    | 312 - 312                           |
| ng FT Ci      |       |           | Short term w              | MONTH         | Placet           |                  | S BAATIFYP     | ris Interbal   | it offered ra                                | te -                                |
|               | yan   | e cat     |                           | Open          | _                | e Char           |                | Low            | Est, vol                                     |                                     |
| 09909         |       | 970       | Dec                       | 96.46         | 95.46            |                  |                |                | 9,730                                        | 43.070                              |
| +44 171       | 6/3 4 | SIB       | Mar                       | 96.40         | 96.39            |                  | 95.43          | 96,37          | 16.383                                       | 56.716                              |
| -             |       |           | .hun                      | 95.37         | 96.37            | -                | 95.40          | 96.34          | 4,922                                        | 32,393                              |
|               |       |           | I THREE                   | HORTH         | EUROM            |                  | TUNES (LI      | FFET DMI       | n points of                                  | 100%                                |
|               |       |           |                           | Open          | _                | a Chen           |                | Low            |                                              | Open Int.                           |
| One year      |       |           | Dec                       | 96.79         | 96.79            |                  | 95,79          | 96,78          | 3864                                         | 206656                              |
| Field         |       | Index     | Mar                       | 96.79         | 96.00            |                  | 98.81          | 96.79          | 8759                                         | 200831                              |
|               |       |           | Jun                       | 96.66         | 95.65            | •                | 96.69          | 95.55          | 6630                                         | 100324                              |
| 10.4364       | 2.4   | 104.6     | Sep                       | 96.48         | 98.50            | -                | 96.51          | 96.47          | 6290                                         | 135211                              |
| 5,722         |       | 106.5     | E ONE IN                  |               | HOMA             |                  | RES (LIFFE     | )" DMSm        | cointe of 10                                 |                                     |
| 4.4830        | 2.4   |           |                           | Open          | Sett pric        | > Cheng          | tigh High      | LOW            | Est. voi                                     | Open int.                           |
| 5.0403        |       | 107.9     | Dec                       | 98.75         | 96.75            | -                | 98.75          | 96,75          | 350                                          | 2252                                |
| 1,4855        | -63   | 107.4     | Jan                       | 98.85         | 96.65            | -                | P6.85          | 96.65          | 3                                            | 1060                                |
| 1.6008        | 02    |           | Feb                       | 96.83         | 96.84            |                  | 96.84          | 96.82          | 201                                          | 1775                                |
| 1527.05       | -1.8  | 76.9      |                           |               |                  |                  |                |                |                                              |                                     |
| 30.5825       | 23    |           |                           | _             | _                | _                |                | Low            | Est. vol                                     |                                     |
| 6.3663        | 0.5   |           |                           |               |                  | the Chang        |                |                |                                              |                                     |
| 154.52        | -0.8  | 85.8      | Dec                       | 93.05         | 92.96            | -0.05            |                | 92.92          | 16814<br>18678                               | 73670                               |
| 128.88        | -0.9  |           | and and a                 | 83.92         | 93.93            | -0.03            |                | 93.89          | 7000                                         | 43320                               |
| 6.5879        | 0.9   | 68.2      | Sep                       | 93.99         | 94.03            | -0.03            |                | 93.99          | 4206                                         | 28916                               |
| 1.2383        | 3.5   |           | IN TRACE                  |               | -                | DILANS I         | PUTURES A      | FTE SFrin      | points of 10                                 | 266                                 |
| 1,2903        | -1.7  |           |                           | Open          | Sett pric        | e Chang          | e High         | Low            | Est, vol                                     | Open Int.                           |
|               |       |           | Deo                       | 97.98         | 97.95            | -0.01            |                | 97.95          | 1872                                         | 28177                               |
|               |       |           | Mar                       | 97.94         | 97.93            | -0.01            |                | 97,92          | 2649                                         | 33096                               |
| -             | •     | -         | Jun                       | 97.77         | 97.74            | -0.01            |                | 97,75          | 896                                          | 18589                               |
| 1.3083        | 2.6   | 852       | Sep                       | 97.55         | 97.51            |                  | 97.55          | 97.53          | 51                                           | 6708                                |
|               | -157  | -         | B THINKE                  | MONTH !       | EUROY!           |                  | RES (LIFF      | E) Y100m (     | points of 10                                 | 0%                                  |
|               | -     | 96.9      |                           | Open          | Sett prio        | e Chang          | e High         | Low            | Est, vol                                     | Open int,                           |
|               |       |           | Dec                       | 92.44         | 99.44            | -0.01            | 90.44          | 99.44          | 33                                           | 1/8                                 |
| 1.2413        | -0.7  | 97.1      | Mar                       | -             | 99.36            |                  | -              | -              | 0                                            | n/a                                 |
| 1.1400        | ~     | 1.1       | Jun                       |               | 99.20            | +0.01            |                |                | 0                                            | n/a                                 |
|               |       | - i       | R THREE                   | <b>INTROP</b> | ECO PU           | TURES            | LIFFE) Boar    | m points       | of 100%                                      |                                     |
| 108.82        |       | 130.3     |                           | Open .        | Sett price       | e Cheng          | e High         | Low            | Est, vol                                     | Open Int.                           |
| 2.5598        | -1.2  | - 1       | -Dec                      | 95.81         | 85.83            | +0.01            |                | 95.81          | 276                                          | 8024                                |
| 1.4445        | -2.9  |           | Mar                       | 95.82         | 85.84            | +0.01            |                | <b>95.82</b>   | 181                                          | 6390                                |
| 3,7531        | -0.1  |           | Jun                       | 95.84         | 95.82            | +0.01            |                | 95.82<br>95.73 | 257                                          | 3552                                |
| 1,3733        | 20    | 1.1       | Sep                       | e also irad   | 95.73            | +0.01            | 85,75          | 8013           | 490                                          | 3154                                |
| 5.037         | -8.3  | -         | E EUROLE                  | RA OPTH       | ORS (LIF         | TE L100          | Om points      | of 100%        |                                              |                                     |
|               | -     | •         | Strike                    | -             |                  | 115              | -              |                | PUTS                                         |                                     |
| 26.345        | -35   |           | Price                     | Dec           |                  | lar.             | Jun            | Dec            | Mar                                          | Jun                                 |
| and ranks are |       | tracity . | 9275                      | 0.24          |                  | 92               | 1.27           | 0.03           | 0.05                                         | 0.09                                |
| and personal  | Inde  | th Nov    | 1300                      | 0.09          | ۵,               | 71               | 1.08           | 0.13           | 0.09                                         | 0.13                                |
|               |       |           | 9325                      | 0.04          |                  | 51               | 0.84           | 0.33           | 0,14                                         | 0.16                                |
|               |       |           | Est. vol. somi,           | Canine 67726  | Puta 41          | 16. Physics      | as day's ope   | n Inc., Calla  | 127752 Put                                   | 91657                               |

| pate in<br>European<br>Their con<br>dollar an<br>the D-Ma<br>hit by w | n mon<br>ufiden<br>ud ste<br>urk, w | tetary<br>ce boos<br>rling a<br>hich w | union<br>ted the<br>against<br>as also | 100<br>24<br>100<br>300 | in i | -Lates<br>1.872<br>1.871<br>1.858<br>1.853 | 0<br>5            | Prav. clau<br>1.6795<br>1.6785<br>1.6780<br>1.8601 | •          | curren<br>cent l  | noth<br>icy<br>and<br>ant b | er cou<br>within<br>" The<br>and c | ild k<br>a 1<br>lira<br>ould | s 2.25<br>there-    | did at<br>France 1<br>cerned a<br>which 1<br>exports<br>relative t | bout thes in | ng bes<br>the we<br>nade<br>comp | ak lira<br>Italian<br>Setitivo | Hangary<br>Yan<br>Kawak<br>Poland<br>Rober | 5018.30 - 1<br>9.4992 - 1<br>4.7315 - 1<br>9193.78 - 1 | 5018,50 300<br>2,4995 93<br>(,7418 2)<br>(,7418 2)<br>(,7418 544 | 120 - 1561<br>0.00 - 3000<br>2955 - 0.29<br>1295 - 2.50<br>1295 - 2.50<br>1029 - 3.57 | 100<br>85<br>40 | T |
|-----------------------------------------------------------------------|-------------------------------------|----------------------------------------|----------------------------------------|-------------------------|------------------------------------------|--------------------------------------------|-------------------|----------------------------------------------------|------------|-------------------|-----------------------------|------------------------------------|------------------------------|---------------------|--------------------------------------------------------------------|--------------|----------------------------------|--------------------------------|--------------------------------------------|--------------------------------------------------------|------------------------------------------------------------------|---------------------------------------------------------------------------------------|-----------------|---|
| POUND                                                                 | SPO                                 | DT FOI                                 | WAR:                                   | ) AG                    | an s                                     | TIH                                        | E POL             | ND                                                 |            |                   |                             |                                    |                              |                     | DOLLA                                                              | RSP          | OT FO                            | RWAR                           | in Aga                                     | INST TR                                                | AC 36                                                            | LAH-                                                                                  |                 |   |
| Nov 25                                                                |                                     | Closing<br>mid-point                   |                                        | Ski/d<br>sprei          |                                          | Day's<br>high                              | Mid<br>low        | One #                                              | SPA<br>SPA | Three 2<br>Finite | SPA                         | One y                              |                              | ank of<br>og. Index | Nov 25                                                             |              | Closing<br>mid-point             | Change<br>on day               | Bickoffer                                  | Day's<br>high                                          | low                                                              | One not                                                                               | 16PA            | 1 |
| turope                                                                |                                     | -                                      |                                        |                         |                                          |                                            |                   |                                                    |            |                   |                             |                                    |                              |                     | Europe                                                             |              |                                  |                                | 6                                          |                                                        |                                                                  | 1                                                                                     |                 | T |
| Nustria :-<br>Belgium                                                 | (Sch)                               | 17.8835                                | +0.1099                                |                         |                                          | 17,9352                                    | 17.7622           | 17.84                                              | 29         | 17,7835           | 22                          | 50.7875                            |                              | 104.5               | Austria                                                            | (Sch)        | 10.6914                          |                                | 890 - 935                                  |                                                        |                                                                  |                                                                                       | 1.7             |   |
| Decumark                                                              | (DKr)                               | 9,7535                                 |                                        |                         |                                          | 9,7802                                     | 9,6822            | 9,7356                                             | 25         | 91,9623           | 25                          | 9.5141                             |                              | 106.9               | Balgium.<br>Denotedr                                               | BF1<br>OK1   | 31,3100                          |                                | 900 - 300                                  |                                                        |                                                                  | 31.25                                                                                 | 2.5             |   |
| Intend                                                                | FM                                  | 7.8507                                 | +0.0262                                |                         |                                          | 7,8860                                     | 7.5940            |                                                    | ~          | -                 |                             |                                    | _                            | 64.2                | Finland .                                                          | Pho          |                                  |                                | 715 - 782                                  |                                                        |                                                                  | 4.5651                                                                                | 23              |   |
| mince                                                                 | (FFr)                               | 8,6016                                 | +0.0395                                | 976 -                   | 053                                      | 8.6376                                     | 8.5584            | 6.5806                                             | 29         | 8,5391            | 2.0                         | 8.8544                             | 3.1                          | 108,1               | France                                                             | 674          | 51428                            |                                | 415 - 490                                  |                                                        |                                                                  |                                                                                       | 1.9             |   |
| Sermeny                                                               | (DM)                                | 2.5412                                 |                                        |                         |                                          | 2.5507                                     | 2.5231            | 2.5847                                             | 8.1        | 2.5214            | 3.1                         | 2,4586                             | 3.3                          | 107.A               | Germany                                                            | DNG          | 1.5192                           | +0.0100                        | 188 - 195                                  | 1,5205                                                 | 1.5016                                                           | 1.5163                                                                                | 2.3             | į |
| antega l                                                              | 00                                  | 399.725                                | +1.267                                 |                         |                                          | 401,808                                    | 208.114           | · ·                                                | -          |                   | -                           |                                    |                              | 67.8                | Grance                                                             | 105          | 238.970                          |                                | 720 - 220                                  |                                                        |                                                                  |                                                                                       | -7.8            |   |
| wand                                                                  | (CE)                                | 0.9995                                 | +0.0011                                |                         |                                          | 1.0013                                     | 0.9973            | 0.9992                                             | 0.4        | 0.9962            | 0.5                         | 0.9917                             |                              | 102.0               | Indand                                                             | 663          | 1.6735                           |                                | 725 - 745                                  |                                                        |                                                                  | 1.673                                                                                 | 0.9             |   |
| aly                                                                   |                                     | 2516,40 52,8725                        | +0.3062                                | 482 -                   |                                          | 2534.37                                    | 2514.62           | 2520.2                                             | -18        | 25273             | -14                         | 2532.2                             |                              | 778                 | Italy                                                              | 4            | 1504,40                          |                                | 390 - 459                                  |                                                        |                                                                  |                                                                                       | -25             |   |
| latherlands                                                           | 650                                 | 2.8515                                 |                                        |                         |                                          | 2.9681                                     | 51,8980<br>2,8924 | 52.9473<br>2.8437                                  | 29         | 51.9523           | 3.0                         | 50.7873                            |                              | 105.5               | Netherlands                                                        | (LFI)        | 31,3100                          |                                | 900 - 300<br>042 - 052                     |                                                        |                                                                  | 31.25                                                                                 | 2.9             |   |
| lowey                                                                 | NKI                                 | 10.7074                                | +0.0561                                |                         |                                          | 10.7586                                    | 10.6151           | 10.6040                                            | 14         | 10.6749           | 12                          | 10.5899                            |                              | 98.1                | Nonety                                                             | (FI)<br>(NK) | BADIS                            |                                | 894 - 031                                  | 8,4056                                                 |                                                                  | 6.3975                                                                                | ã               |   |
| ortugal                                                               | (Es)                                | 256,333                                | +1.118                                 |                         |                                          |                                            |                   | 258.528                                            | -09        | 256.896           | -65                         | I CLICK C                          |                              | 95.4                | Portugal                                                           | (Est)        | 153.245                          |                                | 220 - 270                                  |                                                        | 151.670                                                          | 153.45                                                                                | -1.5            |   |
| ipein.                                                                | Ptel                                | 218,729                                |                                        | 640 - 1                 |                                          |                                            | 212.438           |                                                    | -0.9       | 214,124           |                             | 214.124                            | -0.2                         | 79.8                | Spein                                                              | (Pta)        | 127.775                          |                                | 760 - 790                                  |                                                        |                                                                  |                                                                                       | -1,7            |   |
| weden                                                                 | SKA                                 | 11,1200                                | -0.0055                                |                         |                                          |                                            |                   |                                                    | 0.1        | 11,1161           | 0.1                         | 11.1037                            | 0.1                          | 69.1                | Sweden                                                             | (SK)         | 8.6479                           |                                | 433 - 525                                  | 6.6636                                                 | 6.6125                                                           | 6.6451                                                                                | 0.5             |   |
| buitzerland                                                           | (SFI)                               | 2.1458                                 | +0.0159                                | 444 - 1                 | 171                                      | 2.1492                                     | 2.1495            | 21378                                              | 45         | 2,1225            | 4.5                         | 20511                              | 4.4                          | 107.2               | Switzerland                                                        | SFI          | 1.2828                           |                                | 824 - 832                                  | 1.2842                                                 | 1.2000                                                           | 1.278                                                                                 | 3.6             |   |
| ж  ́                                                                  | (2)                                 |                                        |                                        |                         |                                          |                                            |                   |                                                    | -          |                   |                             |                                    |                              | 92.8                | UK -                                                               | Ð            | 1.8727                           |                                | 722 - 732                                  |                                                        | 1.5717                                                           | 1.5717                                                                                | 0.7             |   |
| CLI                                                                   |                                     | 1,3180                                 | +0.004                                 | 173 -                   | 186                                      | 1,3248                                     | 1.9199            | 1.3161                                             | 1.8        | 1.3116            | 1.9                         | 1,2902                             | 21                           | -                   | Ecu                                                                |              | 1,2892                           | -0.0102                        | 689 - 664                                  | 1.2799                                                 | 1,2581                                                           | 1,2706                                                                                | -1.5            |   |
| DRt                                                                   |                                     | 1.159999                               | · •                                    |                         | •                                        | -                                          | -                 | -                                                  | -          |                   | -                           |                                    | -                            |                     | SORt                                                               | -            | 0.65499                          |                                |                                            |                                                        |                                                                  |                                                                                       |                 |   |
| mences                                                                | -                                   |                                        |                                        | _                       |                                          | 1                                          | 1.00              | •                                                  |            |                   |                             |                                    |                              |                     | American                                                           |              |                                  |                                |                                            |                                                        |                                                                  |                                                                                       |                 |   |
| rgentina                                                              | (Peac)                              | 1.6725                                 | -0.0079                                |                         |                                          | 1.6830                                     | 1.6715            | •                                                  | -          | •                 | •                           |                                    | -                            | -                   | Argentina                                                          | (Paso)       | 0.9999                           |                                | 296 ~ 999                                  | 0.0000                                                 | 0.9993                                                           |                                                                                       | -               |   |
| krezil                                                                | (75)                                | 1.7238                                 | -0.0087                                |                         |                                          | 1.7347                                     | 1.7290            |                                                    | - 5        |                   |                             |                                    |                              |                     | Brazil                                                             | (F16)        | 1.0305                           |                                | 305 - 307                                  | 1.0308                                                 | 1.0304                                                           |                                                                                       |                 |   |
| anada                                                                 | . (CS)                              | 2.2434                                 | -0.008                                 |                         |                                          | 2.2559                                     | 2.2421            | 2.2382                                             | 2.0        | 2 2274            | 29                          | 2.1684                             | 33                           | 85.8                | Ganada                                                             | (CS)         | 1.8412                           |                                | 408 - 414                                  | 1.5425                                                 | 1.3366                                                           | 1.2388                                                                                | 21              |   |
| Andico (Nav<br>ISA                                                    | w Peec)                             | 1.6727                                 | +0.0155                                |                         |                                          | 13.2612                                    | 13,2140           |                                                    |            |                   |                             |                                    |                              |                     |                                                                    | Peec)        | 7.9195                           | +0.049                         | 170 - 220                                  | 7.9250                                                 | 7,8630                                                           | 8.0375                                                                                | -178            |   |
| acific/Middle                                                         | (A)                                 |                                        | -0.0085                                | 122 - 1                 |                                          | 1.6890                                     | 1.6717            | 1.6717                                             | 0,7        | 1.6692            | 0.0                         | 1,6535                             | 1,1                          | . 96,7              | USA                                                                | 69           |                                  | •                              | -                                          |                                                        |                                                                  | •                                                                                     | -               |   |
| ustrafia.                                                             | (AS)                                | 2.0014                                 | -0.0089                                | 801 -                   | -                                        | 2.0758                                     | 2.0584            | 2.0627                                             | -0.8       | 2.0884            | -0.4                        | 2.065                              | -0.1                         | 95.7                | Peoble/Mildel                                                      | (45)         | 1,2324                           |                                | 320 - 327                                  | 1,2340                                                 | 1,2310                                                           | 1.2330                                                                                | 4.5             |   |
| long Kong                                                             | (1-0(5)                             | 12.9835                                | -0.0652                                |                         |                                          | 13.0116                                    | 12.9274           | 12.9262                                            | 0.7        | 12.9125           |                             | 12.8478                            | 0.7                          | ager -              | Hang Kong                                                          | d KG         | 7,7321                           |                                | 316 - 328                                  | 7,7390                                                 | 7.7310                                                           | 7.732                                                                                 | -1.5            |   |
| K                                                                     | (Pas)                               | 59.7156                                | -0.3016                                |                         |                                          |                                            | 59.8280           | A. HELLE,                                          |            | 12.012.0          |                             | 14,104/0                           |                              |                     | Inclus.                                                            | Put          | 35,7000                          |                                | 000 - 000                                  | 35.8200                                                | 35,8000                                                          | 35.915                                                                                | -72             |   |
| main .                                                                | ISHI                                | 5A222                                  | -0.043                                 |                         |                                          | 54747                                      | 5.4146            |                                                    |            |                   |                             |                                    | -                            |                     | in set                                                             | STIC         | 3,2416                           |                                | 381 - 450                                  | 3,2600                                                 | 3,2378                                                           | 30.315                                                                                | -12             |   |
| apan                                                                  | ° m                                 | 188.179                                | +1.199                                 |                         |                                          | 189,280                                    | 186.870           | 187,248                                            | 5.9        | 185,394           | 5.9                         | 176.979                            | 6.0                          | 129.0               | Japan                                                              | m            | 112,500                          |                                | 450 - 550                                  | 112,800                                                | 111.100                                                          | 112.025                                                                               | 5.1             |   |
| Ashryais.                                                             | 0451                                | 4,2223                                 | -0.0117                                |                         |                                          | 42476                                      | 4.2205            |                                                    |            |                   |                             |                                    |                              |                     | Malazala                                                           | MS           | 2.5263                           |                                | 240 - 245                                  | 2.5250                                                 | 25175                                                            | 2.5272                                                                                | -14             |   |
| low Zealand                                                           | N231                                | 2.3472                                 | -0.0046                                |                         |                                          | 2.5571                                     | 23438             | 2.3539                                             | -3.5       | 2 3834            | -28                         | 2.3841                             | -1.6                         | 111.7               | New Zosland                                                        | NZS          | 1.4032                           |                                | 027 - 087                                  | 1.4040                                                 | 1.3980                                                           | 1,4057                                                                                | -4.7            |   |
| hilippines                                                            | (Peeo)                              | 43.0252                                | -0.247                                 | 451 - 0                 |                                          |                                            | 43,7883           |                                                    |            |                   |                             |                                    |                              |                     | Philippines                                                        | Pesol        | 26,2600                          |                                | 200 - 000                                  | 25.3500                                                |                                                                  |                                                                                       |                 |   |
| aud Arabia                                                            | (SFI                                | 6.2735                                 | -0.0317                                |                         |                                          | 6.8116                                     | 8.2704            | -                                                  |            |                   | -                           | -                                  | -                            |                     | Saud Antia                                                         | SR           | 3,7505                           |                                | 505 - 507                                  | \$.7509                                                | 3,7502                                                           | 3,7508                                                                                | -0.1            |   |
| ingepone                                                              | (85)                                | 2.3439                                 | -0.0102                                | 428 - /                 | 50                                       | 2.3579                                     | 2.3426            | -                                                  |            | -                 | -                           |                                    | -                            |                     | Singaport                                                          | (35)         | 1.4015                           |                                | 010 - 015                                  | 1.4016                                                 | 1.3996                                                           | 1.3991                                                                                | 1.6             |   |
| Bouth Atrica                                                          | . 69                                | 7,7053                                 | -0.0448                                | 968 - 1                 | 19                                       | 7.7758                                     | 7.6920            | -                                                  | · •        | -                 | -                           | -                                  | -                            | •                   | South Africa                                                       | 64           | 4.5065                           | -0.0085                        | 040 - 090                                  | 4.8215                                                 | 4.6000                                                           | 4.8472                                                                                | -10.6           |   |
| outh Korea                                                            | (Won)                               | 1386.39                                |                                        | 575 - 6                 |                                          |                                            | 1385.59           |                                                    | -          | -                 |                             | -                                  | -                            |                     | South Kores                                                        | (Word        | \$28,800                         |                                | 700 - 900                                  | 829.000                                                | 824.900                                                          |                                                                                       |                 |   |
| atwan .                                                               | (ma                                 | 45.9999                                | -0.2323                                |                         |                                          |                                            | 45.9479           | · •                                                | •          |                   | -                           | -                                  | -                            |                     | Taiwan                                                             | (73)         | 27.5000                          |                                | 800 - 200                                  | 27 .6950                                               | 27,4730                                                          | 27.5001                                                                               | D.D             |   |
| halland                                                               | (80)                                | 42,5702                                | -0.1563                                | 401 - 6                 | NQ 4                                     | 2,6370                                     | 49 5490           |                                                    | -          |                   |                             |                                    |                              |                     | Theirs                                                             | (134)        | 25,4500                          | 10 004                         | 450 - 550                                  | 25,4570                                                | AL ADDA                                                          | 25.54                                                                                 | -4.2            | - |

CROSS RATES AND DERIVATIVES

**EXCHANGE CROSS RATES** 

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Pro<br>NK/S OP<br>LS<br>7<br>7<br>8                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      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                                                                                                     | Internet whe<br>focus control of<br>the case of the<br>internet of the                                                                     | Feb<br>0.82<br>1.26<br>1.96<br>Feb                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   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| no day Oot 31, 1986.<br>Historica and for particular<br>House Base Rate Spo<br>B THIREE MONT<br>Open<br>Dec 93,53<br>Mar 93,26<br>Jun 92,96<br>Sep 92,78<br>Dec 9                                                                                                                                                                               | Agreed rate from Nov 1, 196<br>there Nov 1, 196<br>there Nov 1, 1<br>M STEPHENE<br>Sett prices<br>93,57<br>93,51<br>93,06<br>92,78<br>All Open Inter<br>Links OFTHO<br>Control CA                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    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Change<br>+0.04<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.09<br>+0.09<br>+0.09<br>+0.09<br>+0.09<br>+0.09<br>+0.09<br>+0.09<br>+0.09<br>+0.09<br>+0.09<br>+0.09<br>+0.09<br>+0.09<br>+0.09<br>+0.09<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00<br>+0.00    | * 25, 1995, 504<br>1996, 504<br>High<br>93,32<br>93,05<br>92,95<br>1 for provision<br>5, 2500,000<br>1 Jun                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          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2500,000<br>Low<br>83,83<br>93,25<br>93,25<br>93,25<br>93,25<br>93,25<br>93,25<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>93,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26<br>94,26 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Int.<br>97888<br>107261<br>100196<br>57795<br>41718                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      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                                                                                                                                                                                                                                                                         | Enz a posi<br>investaga d<br>permittad p<br>suspender<br>E 2/6 0<br>CAL<br>Jai<br>2/4<br>1.8<br>1.5<br>1.600 Puts<br>E D-BAL<br>Jai<br>C.S<br>0.900 Puts<br>CAL<br>Jai<br>0.9                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 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| Inp day Out 31, 1996.<br>House Base Rate Spo<br>House Base Rate Spo<br>Provide Base Rate Spo<br>Open<br>Data 93,53<br>Mar 93,53<br>Mar 93,53<br>Mar 93,53<br>Mar 93,53<br>Mar 93,53<br>Mar 93,53<br>Mar 93,53<br>Mar 92,96<br>Sap 92,78<br>Data 92,69<br>Mar 192,69<br>Mar 1                                                                                                                                                                                                           | Agreed rate f<br>foot Oat 1, 196<br>three Nov 1, 1<br><b>H STEPLIN</b><br>Sett price<br>93,05<br>92,36<br>92,78<br>All Open inter<br>Link Cost CA<br>be M<br>11. 0,1                                                                                                                                                                                                                                                                                                                                                                          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| po day Out 31, 1986.     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from Nov 1, 196<br>therm Nov 1, 196<br>therm Nov 1, 1<br>N STEPHEN IN<br>Sett price<br>93,57<br>93,51<br>93,06<br>92,99<br>92,78<br>All Open Helen<br>Coart M<br>11, 0,1<br>03,00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        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| p day Oct 31, 1966.<br>Minimum and The Appendix Ap                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Agreed rate fr<br>foot Oat 1, 196<br>throw Nov 1, 1<br><b>H STEPHEN</b><br>Sett price<br>93,57<br>93,51<br>93,06<br>92,78<br>All Open Inter<br>1000 OFTED<br>CAI<br>Dec MA<br>11. 0,1<br>03. 0,0                                                                                                                                                                                                                          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| po clary Oot 31, 1966.<br>Marriera mar for par-<br>tourne Base Pate Spo<br>B THREE MONT<br>Open<br>Dec 93,53<br>Aur 93,26<br>Un 92,96<br>Sep 92,78<br>Dec 92,69<br>Neo tracted on APT.<br>B SHORT STEND<br>States<br>Thomas D                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          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| no day Oot 31, 1986.<br>Interview and for particular<br>isound Base Rate Spo<br>B THREE MONT<br>Open<br>Dec 93,53<br>Mar 93,26<br>Mar 93,26<br>Mar 93,26<br>Mar 92,96<br>Sep 92,78<br>Dec 92,69<br>Mar 92,69<br>Mar 92,69<br>Mar 92,69<br>Mar 92,69<br>Mar 92,69<br>Mar 92,69<br>Dec 92,69<br>Mar 92,69<br>Mar 92,69<br>Mar 92,69<br>Mar 92,69<br>Mar 92,78<br>Dec 9                                                                                                                                                                               | Agreed rate fr<br>foot Oat 1, 196<br>throw Nov 1, 1<br><b>H STEPHEN</b><br>Sett price<br>93,57<br>93,51<br>93,06<br>92,78<br>All Open Inter<br>1000 OFTED<br>CAI<br>Dec MA<br>11. 0,1<br>03. 0,0                                                                                                                                                                                                                                                                                  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Percent<br>butwere<br>comment<br>annual<br>Brite<br>Price<br>1.670<br>1.680<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690 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| no day Out 31, 1986.<br>Historica and for particular<br>House Base Rate Spo<br>B THIREE MONT<br>Open<br>Dec 93,53<br>Mar 93,26<br>Mar 93,26<br>Mar 93,26<br>Mar 92,96<br>Dec 92,78<br>Dec 9                                                                                                                                                                               | Agreed rate fr<br>foot Oat 1, 196<br>throw Nov 1, 1<br><b>H STEPHEN</b><br>Sett price<br>93,57<br>93,51<br>93,06<br>92,78<br>All Open Inter<br>1000 OFTED<br>CAI<br>Dec MA<br>11. 0,1<br>03. 0,0                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | ar partod No           0 to Cot 31           +0.04           +0.05           +0.08           +0.09           and 6pt (LTFE           10           10           10           10                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   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92.32<br>93.05<br>92.90<br>92.90<br>92.79<br>har previous<br>1,10<br>0,05<br>0,02                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        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                                                                                                                                                                                                                                                                                               | 200 Behave<br>200 Parks of 1<br>Est. vol.<br>5975<br>12583<br>17395<br>7246<br>4009<br>100%<br>PUTS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 100%<br>Open. Int.<br>97888<br>107261<br>107195<br>41718<br>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           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Percent<br>butwere<br>comment<br>annual<br>Brite<br>Price<br>1.670<br>1.680<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690<br>1.690 | inge chek<br>in two app<br>iy, and shi<br>iy, and s                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    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See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See<br>See 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        | Feb<br>0.82<br>1.26<br>1.96<br>88,441<br>Feb<br>0.61<br>1.90<br>88,441<br>5,450                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                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| po clary Oot 31, 1966.<br>Marriera mar for par-<br>tourne Base Pate Spo<br>B THREE MONT<br>Open<br>Dec 93,53<br>Aur 93,26<br>Un 92,96<br>Sep 92,78<br>Dec 92,69<br>Neo tracted on APT.<br>B SHORT STEND<br>States<br>Thomas D                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          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| p day Oct 31, 1986.<br>Meterica mis for par-<br>icum Base Rate Spc<br>Part Strong State<br>Part Strong Strong<br>Part                                                                                                                                                                                                                                                                                     | Agreed rate f<br>foot Oat 1, 196<br>throw Nov 1, 1<br><b>H STERN III</b><br>Sett price<br>93,57<br>93,51<br>93,06<br>92,78<br>All Open Inter<br>Linko OFTICO<br>CAI<br>Dac MA<br>11. 0,1<br>03.00<br>0. 0.00<br>2345 Puts 2327                                                                                                                                                                                                                                                                                                                                                                                             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Feb<br>0.82<br>1.28<br>1.36<br>6.61<br>0.83<br>1.10<br>5.65<br>0.65<br>1.10<br>5.55<br>0.25<br>1.10<br>5.55<br>0.25<br>1.10<br>0.55<br>1.10<br>0.55<br>1.20<br>0.55<br>1.20<br>0.25<br>1.20<br>0.25<br>1.20<br>0.25<br>1.25<br>0.25<br>1.25<br>0.25<br>1.25<br>0.25<br>1.25<br>0.25<br>1.25<br>0.25<br>1.25<br>0.25<br>1.25<br>0.25<br>1.25<br>0.25<br>1.25<br>0.25<br>1.25<br>0.25<br>1.25<br>0.25<br>1.25<br>0.25<br>1.25<br>0.25<br>1.25<br>0.25<br>1.25<br>0.25<br>1.25<br>0.25<br>1.25<br>0.25<br>1.25<br>0.25<br>1.25<br>0.25<br>1.25<br>0.25<br>1.25<br>0.25<br>1.25<br>0.25<br>1.25<br>0.25<br>1.25<br>0.25<br>1.25<br>0.25<br>1.25<br>0.25<br>1.25<br>0.25<br>1.25<br>0.25<br>1.25<br>0.25<br>1.25<br>0.25<br>1.25<br>0.25<br>1.25<br>0.25<br>1.25<br>0.25<br>1.25<br>0.25<br>1.25<br>0.25<br>1.25<br>0.25<br>1.25<br>0.25<br>1.25<br>0.25<br>1.25<br>0.25<br>1.25<br>0.25<br>1.25<br>0.25<br>1.25<br>0.25<br>1.25<br>0.25<br>1.25<br>0.25<br>1.25<br>0.25<br>1.25<br>0.25<br>1.20<br>0.25<br>1.20<br>0.25<br>1.20<br>0.25<br>1.20<br>0.25<br>1.20<br>0.25<br>1.20<br>0.25<br>1.20<br>0.25<br>1.20<br>0.25<br>1.20<br>0.25<br>1.20<br>0.25<br>1.20<br>0.25<br>1.20<br>0.25<br>1.20<br>0.25<br>1.20<br>0.25<br>1.20<br>0.25<br>1.20<br>0.25<br>1.20<br>0.25<br>1.20<br>0.25<br>1.20<br>0.25<br>1.20<br>0.25<br>1.20<br>0.25<br>1.20<br>0.25<br>1.20<br>0.25<br>1.20<br>0.25<br>1.20<br>0.25<br>1.20<br>0.25<br>1.20<br>0.25<br>1.20<br>0.25<br>1.20<br>0.25<br>1.20<br>0.25<br>1.20<br>0.25<br>1.20<br>0.25<br>1.20<br>0.25<br>1.20<br>0.25<br>1.20<br>0.25<br>1.20<br>0.25<br>1.20<br>0.25<br>1.20<br>0.25<br>1.20<br>0.25<br>1.20<br>0.25<br>1.20<br>0.25<br>1.20<br>0.25<br>1.20<br>0.25<br>1.20<br>0.25<br>1.20<br>0.25<br>1.20<br>0.25<br>1.20<br>0.25<br>1.20<br>0.25<br>1.20<br>0.25<br>1.20<br>0.25<br>1.20<br>0.20<br>1.20<br>0.20<br>1.20<br>0.20<br>1.20<br>0.20<br>1.20<br>0.20<br>1.20<br>0.20<br>1.20<br>1 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| p day Oct 31, 1986.<br>Marries and Torpan<br>tourne Base Rate Spo<br>B THREES MONT<br>Open<br>Dec 93,53<br>Aur 93,26<br>Un 92,96<br>Sap 92,78<br>Dec 92,69<br>Aur 9                                                                                                                                                                             | Agreed rate f<br>foot Oat 1, 196<br>throw Nov 1, 1<br><b>H STERN III</b><br>Sett price<br>93,57<br>93,51<br>93,06<br>92,78<br>All Open Inter<br>Linko OFTICO<br>CAI<br>Dac MA<br>11. 0,1<br>03.00<br>0. 0.00<br>2345 Puts 2327                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | ar partod No           0 to Cot 31           +0.04           +0.05           +0.08           +0.09           and 6pt (LTFE           10           10           10           10                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             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S0<br>93, S0<br>94, S0<br>94, S0<br>94                                                                                                                                                                   | 2 5500,000<br>Low 83,53<br>93,25<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92,76<br>92, 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| ap day Oct 31, 1986.<br>Merrica area for particular<br>iouse Base Rate Spc<br>B THREE MONT<br>Open<br>Dec 93,53<br>Mar 93,26<br>Un 92,98<br>Sap 92,78<br>Dec 92,53<br>Mar 93,26<br>Un 92,98<br>Mar 93,26<br>Un 92,98<br>Not 92,78<br>Dec 92,53<br>Mar 92,98<br>Not 92,78<br>Dec 92,53<br>Mar 92,78<br>Dec 92,53<br>Mar 92,98<br>Mar 92,78<br>Dec 92,53<br>Mar 92,78<br>Dec 92,53<br>Mar 92,78<br>Dec 92,53<br>Mar 92,98<br>Dec 92,53<br>Dec 92,53<br>Dec 92,53<br>Dec 92,53<br>Dec 92,53<br>Dec 92,78<br>Dec                                                                                                                                                                             | Agreed rate from Nov 1, 1<br>foot Oat 1, 166<br>three Nov 1, 1<br><b>H STEPHLIM</b><br>Sett price<br>93,57<br>93,51<br>93,06<br>92,78<br>All Open Inter<br>1010 Control<br>22,89<br>92,78<br>All Open Inter<br>CAI<br>Nac Ma<br>11, 0,1<br>01 0,0<br>0 0,00<br>2345 Puts 237<br><b>BASSE</b><br>56                                          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Puts                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     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Int.<br>97888<br>107261<br>100196<br>57795<br>41718<br>Jun<br>0.64<br>0.74<br>0.74<br>0.96<br>189709                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     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triffe<br>Striffes<br>Price<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.57700<br>1.57700<br>1.57700<br>1.57700<br>1.57700<br>1.57700<br>1.57700<br>1.57700<br>1.57700<br>1.57700<br>1.57700<br>1.57700<br>1.57700<br>1.57700<br>1.57700<br>1.57700<br>1.57700<br>1.57700<br>1.57700<br>1.57700<br>1.57700<br>1.577000<br>1.57700<br>1.57700<br>1.5770 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                          | Enc. e posi-<br>recessor d'a<br>permisso p<br>superstad p<br>superstad p<br>superstad<br>2.4<br>1.5<br>1.5<br>0.4<br>0.0<br>0.4<br>0.6<br>0.5<br>0.4<br>0.0<br>0.6<br>0.5<br>0.4<br>0.0<br>0.4<br>0.0<br>0.4<br>0.0<br>0.4<br>0.0<br>0.4<br>0.0<br>0.4<br>0.0<br>0.4<br>0.0<br>0.4<br>0.0<br>0.4<br>0.0<br>0.4<br>0.0<br>0.4<br>0.0<br>0.4<br>0.0<br>0.4<br>0.0<br>0.0                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       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| Adam & Company                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         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Set<br>High<br>23,58<br>93,05<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>93,06<br>92,90<br>93,06<br>92,90<br>93,06<br>93,06<br>93,06<br>93,06<br>93,06<br>93,06<br>93,06<br>93,06<br>93,06<br>93,06<br>93,06<br>93,06<br>93,06<br>93,06<br>93,06<br>93,06<br>93,06<br>93,06<br>93,06<br>93,06<br>93,06<br>93,06<br>93,06<br>93,06<br>93,06<br>93,06<br>93,06<br>93,06<br>93,06<br>93,06<br>93,06<br>93,06<br>93,06<br>93,06<br>93,06<br>93,06<br>93,06<br>93,06<br>93,06<br>93,06<br>93,06<br>93,06<br>93,06<br>93,06<br>93,06<br>93,06<br>93,06<br>93,06<br>93,06<br>93,06<br>93,06<br>93,06<br>93,06<br>93,06<br>93,06<br>93,06<br>93,06<br>93,06<br>93,06<br>93,06<br>93,06<br>94,06<br>94,06<br>94,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06<br>95,06                                                                                         | bo Date 24, 11           annue IV & V           2           2           2           3           33,25           32,86           32,73           32,86           32,73           32,86           32,73           32,86           32,73           32,86           32,73           32,86           32,73           32,86           32,73           32,86           32,73           32,86           32,73           32,86           32,87           32,86           32,87           32,86           32,87           32,86           32,86           32,86           32,86           32,86           32,87           32,87           32,87           32,87           32,87           32,87           32,87           32,87           32,87           32,87           32,87           32,87           32,87 </td <td>300, Bohane<br/>8.00 rps. Pin<br/>9 points of 1<br/>Est. vol<br/>6975<br/>12/363<br/>17366<br/>7246<br/>4009<br/>10095<br/>PUTS ****<br/>Mar<br/>0.29<br/>0.47<br/>0.70<br/>2/450 Pois<br/>****</td> <td>* # 7.35pc.<br/>#7.25pc.<br/>#7.25pc.<br/>100796<br/>107795<br/>41718<br/></td> <td>Percent<br/>butters<br/>cataver<br/>B triffe<br/>Striffes<br/>Price<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5570<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.5770<br/>1.57700<br/>1.57700<br/>1.57700<br/>1.57700<br/>1.57700<br/>1.57700<br/>1.57700<br/>1.57700<br/>1.57700<br/>1.57700<br/>1.57700<br/>1.57700<br/>1.57700<br/>1.57700<br/>1.57700<br/>1.57700<br/>1.57700<br/>1.57700<br/>1.57700<br/>1.57700<br/>1.57700<br/>1.577000<br/>1.57700<br/>1.57700<br/>1.5770</td> <td>nige chair<br/>I two april<br/>19 and an<br/>I two april<br/>19 and an<br/>I the straight and<br/>19 and 19 and<br/>19 an</td> <td>ges are for<br/>seath resp. pro-<br/>to-merimum<br/>The Sources<br/>1.82<br/>1.25<br/>0.94<br/>rol, Calls 1<br/>Dec<br/>0.94<br/>0.46<br/>0.22<br/>rol, Calls 1<br/>Dec<br/>0.94<br/>0.46<br/>0.250<br/>M.45<br/>0.449<br/>M.450<br/>M.450<br/>M.450<br/>M.450</td> <td>Enc. e posi-<br/>recessor d'a<br/>permisso p<br/>superstad p<br/>superstad p<br/>superstad<br/>2.4<br/>1.5<br/>1.5<br/>0.4<br/>0.0<br/>0.4<br/>0.6<br/>0.5<br/>0.4<br/>0.0<br/>0.6<br/>0.5<br/>0.4<br/>0.0<br/>0.4<br/>0.0<br/>0.4<br/>0.0<br/>0.4<br/>0.0<br/>0.4<br/>0.0<br/>0.4<br/>0.0<br/>0.4<br/>0.0<br/>0.4<br/>0.0<br/>0.4<br/>0.0<br/>0.4<br/>0.0<br/>0.4<br/>0.0<br/>0.4<br/>0.0<br/>0.4<br/>0.0<br/>0.0</td> <td>Bismono bia         Bismono bia           Bismono bia</td> <td>decome a v<br/>Investor al 1<br/>Acquistment<br/>231,250 (<br/>Feb<br/>0.05<br/>W. day's op<br/>710085 0<br/>710085 0<br/>710085 0<br/>80<br/>710085 0<br/>80<br/>710085 0<br/>80<br/>710085 0<br/>80<br/>710085 0<br/>80<br/>81<br/>81<br/>84<br/>94<br/>94<br/>94<br/>94<br/>94</td> <td>verk carrier p<br/>count of the count of the<br/>count of the count of the count of the count of the<br/>count of the count of the cou</td> <td>contage           may Dive           pays           pays</td> <td>and the second s</td> <td>ma the s<br/>mathe for<br/>mathe for<br/>the second second<br/>second second second<br/>second second second<br/>second second second<br/>second second second<br/>second second second second<br/>second second second second<br/>second second second second second<br/>second second second second second<br/>second second second second second second<br/>second second second second second second<br/>second second seco</td>                                                                                                                                                                                  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Pin<br>9 points of 1<br>Est. vol<br>6975<br>12/363<br>17366<br>7246<br>4009<br>10095<br>PUTS ****<br>Mar<br>0.29<br>0.47<br>0.70<br>2/450 Pois<br>****                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   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triffe<br>Striffes<br>Price<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5570<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.5770<br>1.57700<br>1.57700<br>1.57700<br>1.57700<br>1.57700<br>1.57700<br>1.57700<br>1.57700<br>1.57700<br>1.57700<br>1.57700<br>1.57700<br>1.57700<br>1.57700<br>1.57700<br>1.57700<br>1.57700<br>1.57700<br>1.57700<br>1.57700<br>1.57700<br>1.577000<br>1.57700<br>1.57700<br>1.5770 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                                           | decome a v<br>Investor al 1<br>Acquistment<br>231,250 (<br>Feb<br>0.05<br>W. day's op<br>710085 0<br>710085 0<br>710085 0<br>80<br>710085 0<br>80<br>710085 0<br>80<br>710085 0<br>80<br>710085 0<br>80<br>81<br>81<br>84<br>94<br>94<br>94<br>94<br>94                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     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| Adam & Company<br>Aliad hish Bank (22                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Agreed rate / 196<br>ritor Nov 1, 1<br><b>Nt STERNLIN</b><br>Sett price<br>93.57<br>93.51<br>93.06<br>92.99<br>92.78<br>All Open Halen<br>CAI<br>Dec MA<br>11 0.1<br>0.0<br>0 0.0<br>2015 Puts 237<br><b>BLALSE</b><br>5.00 0/y<br>8.00 0/2                                                                                                                                                                                   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                                                                               | 300, Botane<br>8.00 rps. Pin<br>9.00 rps. Pin<br>9.00 rps. Pin<br>9.00 rps. Pin<br>9.00 rps.<br>12583<br>17396<br>4.009<br>100%<br>9.01 rps.<br>9.029<br>0.47<br>0.29<br>0.47<br>0.29<br>0.47<br>0.70<br>24450 Points<br>Botanes<br>Botanes                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 100%<br>100%<br>Open. Int.<br>97898<br>107261<br>107195<br>41718<br>,tun<br>0.64<br>0.74<br>0.96<br>185709<br>185709<br>185709                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 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Percent<br>butters<br>cannet<br>cannet<br>Strikes<br>Price<br>1.570<br>1.570<br>1.570<br>1.570<br>1.570<br>1.570<br>1.570<br>1.570<br>7.580<br>Price<br>0.680<br>0.570<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Predo<br>0.095<br>Pred0<br>Pred0<br>Pred0<br>Pred 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Calls<br/>0.25<br/>col.</td><td>Enc a posi-<br/>mensaga d<br/>permissi f<br/>suspensis<br/>2.4<br/>1.5<br/>2.6<br/>1.5<br/>2.6<br/>2.4<br/>1.5<br/>2.6<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.6<br/>2.4<br/>1.5<br/>2.4<br/>2.4<br/>1.5<br/>2.4<br/>2.4<br/>1.5<br/>2.4<br/>2.4<br/>1.5<br/>2.4<br/>2.4<br/>1.5<br/>2.4<br/>2.4<br/>1.5<br/>2.4<br/>2.4<br/>1.5<br/>2.4<br/>2.4<br/>1.5<br/>2.4<br/>2.4<br/>1.5<br/>2.4<br/>2.4<br/>1.5<br/>2.4<br/>2.4<br/>1.5<br/>2.4<br/>2.4<br/>1.5<br/>2.4<br/>2.4<br/>1.5<br/>2.4<br/>2.4<br/>1.5<br/>2.4<br/>2.4<br/>1.5<br/>2.4<br/>2.4<br/>1.5<br/>2.4<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.4<br/>1.5<br/>2.5<br/>2.4<br/>1.5<br/>2.5<br/>2.5<br/>2.5<br/>2.5<br/>2.5<br/>2.5<br/>2.5<br/>2.5<br/>2.5<br/>2</td><td>Marchinger 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Int.<br>97888<br>107261<br>107366<br>57795<br>41718<br><br>Jun<br>0.64<br>0.74<br>0.96<br>165709<br>165709<br>165709                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     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          |
| Adam & Company<br>Aliad Inst Sank (G<br>Ang The Company<br>Adam & Company<br>Aliad Inst Sank (G<br>Ang Tour Ang<br>Adam & Company<br>Aliad Inst Sank (G<br>Ang Tour Ang<br>Adam & Company<br>Aliad Inst Sank (G<br>Ang Tour Sank (                                                                                                                                                                                   | Agreed rate 1 196<br>rec Oat 1, 196<br>Sett price<br>93,57<br>93,51<br>93,06<br>92,59<br>All Open Helm<br>CAI<br>Dec MA<br>11 0,1<br>0,0<br>0 0,0<br>2315 Puts 237<br>6,00 Oy<br>8,00 Fe<br>6,00 Oy<br>8,00 Fe<br>6,00 Oy                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | ar period No<br>9 to Oct 31<br>996<br>+0.04<br>+0.05<br>+0.09<br>+0.09<br>+0.09<br>+0.09<br>+0.09<br>+0.09<br>+0.09<br>+0.09<br>+0.09<br>+0.09<br>+0.09<br>+0.09<br>+0.09<br>+0.09<br>+0.09<br>+0.04<br>+0.05<br>+0.04<br>+0.05<br>+0.04<br>+0.05<br>+0.04<br>+0.05<br>+0.04<br>+0.05<br>+0.04<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+0.05<br>+ | w 26, 1996 ;<br>1996 ; Seri<br>High<br>23,58<br>93,05<br>92,00<br>92,79<br>to provio<br>92,20<br>92,79<br>to provio<br>92,20<br>92,20<br>92,20<br>92,20<br>92,20<br>92,20<br>93,05<br>92,20<br>93,05<br>92,20<br>93,05<br>92,20<br>93,05<br>93,05<br>92,20<br>93,05<br>93,05<br>93,05<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,00<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,000<br>94,0000<br>94,0000<br>94,000<br>94,000<br>94,000                                                                                                                                  | bo Dec 24, 11           ammes IV & V           2) \$500,000           Low           33,53           93,25           92,68           92,78           92,88           92,78           92,88           92,78           92,88           92,78           92,88           92,78           92,88           92,78           92,88           92,78           92,88           92,89           92,41           Dec           0,04           0,19           0,43           1,17, Cals 2           2           2           2           3           3           3           3           3           3           3           3           3           3           3           3           3           3           3           3           3           3           3                                                                                                                                                   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vol<br/>6975<br/>12263<br/>17366<br/>7246<br/>4009<br/>10096<br/>PUTS<br/>Mar<br/>0.29<br/>0.47<br/>0.29<br/>0.47<br/>0.29<br/>0.47<br/>0.29<br/>0.47<br/>0.29<br/>0.47<br/>0.29<br/>0.47<br/>0.29<br/>0.47<br/>0.29<br/>0.47<br/>0.29<br/>0.47<br/>0.29<br/>0.47<br/>0.29<br/>0.47<br/>0.29<br/>0.47<br/>0.29<br/>0.47<br/>0.29<br/>0.47<br/>0.29<br/>0.47<br/>0.29<br/>0.47<br/>0.29<br/>0.47<br/>0.29<br/>0.47<br/>0.29<br/>0.47<br/>0.29<br/>0.47<br/>0.29<br/>0.47<br/>0.29<br/>0.47<br/>0.29<br/>0.47<br/>0.29<br/>0.47<br/>0.29<br/>0.47<br/>0.29<br/>0.47<br/>0.29<br/>0.47<br/>0.29<br/>0.47<br/>0.29<br/>0.47<br/>0.29<br/>0.47<br/>0.29<br/>0.47<br/>0.29<br/>0.47<br/>0.29<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47<br/>0.47</td><td>100%<br/>Open. Int.<br/>97898<br/>107261<br/>107166<br/>57795<br/>41718<br/>Jun<br/>0.64<br/>0.74<br/>0.96<br/>185709<br/>185709<br/>185709</td><td>Processing of the second secon</td><td>nige chair<br/>I hao apri<br/>Y, and an<br/>min. 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States and S</td><td>decoder a e<br/>investor a e<br/>investor a e<br/>Actuational<br/>201,250 (<br/>Feb<br/>100<br/>205<br/>205<br/>205<br/>205<br/>205<br/>205<br/>207<br/>205<br/>207<br/>207<br/>207<br/>207<br/>207<br/>207<br/>207<br/>207</td><td>verk dam inter<br/>the sum in p<br/>be contain the<br/>be sum in p<br/>Dec<br/>0.64<br/>0.62<br/>0.64<br/>0.62<br/>0.64<br/>0.62<br/>0.64<br/>0.62<br/>0.64<br/>0.62<br/>0.64<br/>0.62<br/>0.64<br/>0.62<br/>0.64<br/>0.62<br/>0.64<br/>0.62<br/>0.64<br/>0.62<br/>0.64<br/>0.62<br/>0.64<br/>0.62<br/>0.64<br/>0.62<br/>0.64<br/>0.62<br/>0.64<br/>0.64<br/>0.62<br/>0.64<br/>0.64<br/>0.62<br/>0.64<br/>0.64<br/>0.64<br/>0.62<br/>0.64<br/>0.64<br/>0.64<br/>0.64<br/>0.64<br/>0.64<br/>0.64<br/>0.64</td><td>and the set of the set</td><td>and a second sec</td><td>The set of the set of</td></tr<>                                                                                                                                                                       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| Adam & Company<br>Adam &                                                                                                                                   | Agreed rate f<br>food Oat 1, 196<br>them Nov 1, 1<br>H STEPHLIM<br>Sett price<br>93.57<br>93.51<br>93.06<br>92.99<br>92.78<br>All Open Intern<br>CAI<br>93.05<br>92.78<br>All Open Intern<br>CAI<br>93.0<br>92.78<br>93.06<br>92.78<br>93.06<br>92.78<br>93.06<br>92.78<br>93.06<br>92.78<br>93.06<br>92.78<br>93.06<br>92.78<br>93.06<br>92.78<br>93.06<br>92.78<br>93.06<br>92.78<br>93.06<br>92.78<br>93.06<br>92.78<br>93.06<br>92.78<br>93.06<br>92.78<br>93.06<br>92.78<br>93.06<br>92.78<br>93.06<br>92.78<br>93.06<br>92.78<br>93.06<br>92.78<br>93.06<br>92.78<br>93.06<br>92.78<br>93.06<br>92.78<br>93.06<br>92.78<br>93.06<br>92.78<br>93.06<br>92.78<br>93.06<br>92.78<br>93.06<br>92.78<br>93.06<br>92.78<br>93.06<br>92.78<br>93.06<br>92.78<br>93.06<br>92.78<br>93.06<br>92.78<br>93.06<br>92.78<br>93.06<br>92.78<br>93.06<br>92.78<br>93.06<br>92.78<br>93.06<br>92.78<br>93.06<br>92.78<br>93.06<br>92.78<br>93.06<br>92.78<br>93.06<br>92.78<br>93.06<br>92.78<br>93.06<br>92.78<br>93.06<br>92.78<br>93.06<br>92.78<br>93.06<br>92.78<br>93.06<br>92.78<br>93.06<br>92.78<br>93.06<br>94.00<br>94.00<br>94.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00<br>95.00 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Pri<br>200 rps.<br>200                                                                                                                                                                                                                                                                              | 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| Adam & Company<br>Alied Ties Company<br>Company Anabacher<br>Sark of Darcole<br>Bank of Company                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Agreed rate 1 196<br>ritorn Nov 1, 1<br><b>H STEPHLIM</b><br>Sett price<br>93,57<br>93,51<br>93,06<br>92,78<br>All Coun Inter<br>1, 0,1<br>0,0<br>0,0<br>1, 0,0<br>1, 0,1<br>0,0<br>0,0<br>1, 0,0<br>1, 0,1<br>1, 0,1<br>1, 0,1<br>1, 0,1<br>1, 0,0<br>1, 0,0                                                                                                                                                          | reprod No<br>e to Cet 31<br>e                                                                                                                                                                                                                                                                                                                                                                                    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Seh<br>High<br>62,58<br>93,92<br>93,95<br>92,95<br>92,95<br>92,95<br>92,79<br>har produce<br>92,79<br>har produce<br>93,79<br>har produce<br>93,79<br>har produce<br>94,79<br>har                                                                                                                                                                                                                                                                 | bo Dec 24, 11           immers IV & V           2           2           2           3           33,25           32,25           32,25           32,25           32,25           32,25           32,25           32,25           32,25           32,25           32,25           32,25           32,25           32,25           32,25           32,25           32,25           32,25           32,25           32,25           32,25           32,25           32,25           32,25           32,25           32,25           32,25           32,26           32,27           32,26           32,41           0,12           0,13           1,2,24           2,24           2,25           2,26           2,26           2,26           2,27           2,20           2,20           2,20 </td <td>300, Bohame<br/>8.00 rps. Pin<br/>9.00 rbs. of 4<br/>5975<br/>12/363<br/>17366<br/>7246<br/>4009<br/>10096<br/>PUTS ****<br/>Mar<br/>0.29<br/>0.47<br/>0.70<br/>0.47<br/>0.70<br/>0.47<br/>0.70<br/>Puts ****<br/>Barlio of Kallons &amp;<br/>Bit of Stocks<br/>b K Wilches &amp;<br/>Bank of Kallons &amp;</td> <td>100%<br/>100%<br/>Copen. Int.<br/>97898<br/>107261<br/>107365<br/>41718<br/></td> <td>Percent<br/>butters<br/>canner<br/>canner<br/>sturtur<br/>Sturkes<br/>Price<br/>1.670<br/>1.690<br/>Price<br/>0.690<br/>Price<br/>0.690<br/>Price<br/>0.690<br/>Price<br/>0.690<br/>Price<br/>0.690<br/>Price<br/>0.690<br/>Price<br/>0.690<br/>Price<br/>0.690<br/>Price<br/>0.690<br/>Price<br/>0.690<br/>Price<br/>0.690<br/>Price<br/>0.690<br/>Price<br/>0.690<br/>Price<br/>0.690<br/>Price<br/>0.690<br/>Price<br/>0.690<br/>Price<br/>0.690<br/>Price<br/>0.690<br/>Price<br/>0.690<br/>Price<br/>0.690<br/>Price<br/>0.690<br/>Price<br/>0.690<br/>Price<br/>0.690<br/>Price<br/>0.690<br/>Price<br/>0.690<br/>Price<br/>0.690<br/>Price<br/>0.690<br/>Price<br/>0.690<br/>Price<br/>0.690<br/>Price<br/>0.690<br/>Price<br/>0.690<br/>Price<br/>0.690<br/>Price<br/>0.690<br/>Price<br/>0.690<br/>Price<br/>0.690<br/>Price<br/>0.690<br/>Price<br/>0.690<br/>Price<br/>0.690<br/>Price<br/>0.690<br/>Price<br/>0.690<br/>Price<br/>0.690<br/>Price<br/>0.690<br/>Price<br/>0.690<br/>Price<br/>0.690<br/>Price<br/>0.690<br/>Price<br/>0.690<br/>Price<br/>0.690<br/>Price<br/>0.690<br/>Price<br/>0.690<br/>Price<br/>0.690<br/>Price<br/>0.690<br/>Price<br/>0.690<br/>Price<br/>0.690<br/>Price<br/>0.690<br/>Price<br/>0.690<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Price<br/>0.600<br/>Pr</td> 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p<br/>Dec<br/>0.64<br/>0.62<br/>0.64<br/>0.62<br/>0.64<br/>0.62<br/>0.64<br/>0.62<br/>0.64<br/>0.62<br/>0.64<br/>0.62<br/>0.64<br/>0.62<br/>0.64<br/>0.62<br/>0.64<br/>0.62<br/>0.64<br/>0.62<br/>0.64<br/>0.62<br/>0.64<br/>0.62<br/>0.64<br/>0.62<br/>0.64<br/>0.62<br/>0.64<br/>0.64<br/>0.62<br/>0.64<br/>0.64<br/>0.62<br/>0.64<br/>0.64<br/>0.64<br/>0.62<br/>0.64<br/>0.64<br/>0.64<br/>0.64<br/>0.64<br/>0.64<br/>0.64<br/>0.64</td> <td>and the second s</td> <td>and a second sec</td> <td>Test to an an</td>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  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Pin<br>9.00 rbs. of 4<br>5975<br>12/363<br>17366<br>7246<br>4009<br>10096<br>PUTS ****<br>Mar<br>0.29<br>0.47<br>0.70<br>0.47<br>0.70<br>0.47<br>0.70<br>Puts ****<br>Barlio of Kallons &<br>Bit of Stocks<br>b K Wilches &<br>Bank of Kallons &                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 100%<br>100%<br>Copen. 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| Adam & Company<br>Alied Inink Bank dispute<br>Barto Company<br>Alied Inink Bank (Calina<br>Alied Trust Bank<br>Company<br>Alied Inink Bank (Calina<br>Alied Trust Bank<br>Barto Bilbop Viscoli<br>Bank of Cyprus<br>Bank of Cyprus<br>Bank of Cyprus                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   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         | Agreed rate fr<br>foot Oct 1, 196<br>throm Nov 1, 1<br>H STEPHLIM<br>Sett 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                                                                                         | reproduktion     r                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            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  00           00           %           00           %           00           %           00           00           00           00           00           00           00           00           00           00           00           00 <td< td=""><td>ADD TRANSPORT</td><td>100%<br/>100%<br/>Open. 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EH<br/>Strikes<br/>Price<br/>0.6575</td><td>nige chair<br/>I heo gai<br/>A, and an<br/>MLA.200<br/>A<br/>A day'n 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| Adam 3 Company<br>Adam 3                                                                                                                                   | Agreed rate fr<br>foot Out 1, 196<br>throm Nov 1, 1<br>H STEPHLIM<br>Sett price<br>93.57<br>93.51<br>93.06<br>92.78<br>All Coun Inter<br>1.01<br>0.0<br>0.00<br>1.01<br>0.0<br>0.00<br>1.02<br>1.02<br>1.01<br>0.0<br>0.00<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02<br>1.02 | reproduktion     r                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | w 25, 1996; 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0.84           0.85           0.86           0.86           0.86</td><td>Enc a post<br/>mensange o<br/>permisso p<br/>suspensive<br/>2.4.<br/>1.5<br/>2.600 Pass<br/>2.4.<br/>1.5<br/>3.600 Pass<br/>2.4.<br/>1.5<br/>3.5<br/>5<br/>5<br/>5.5<br/>5.5<br/>5.5<br/>5.5<br/>5.5<br/>5.5<br/>5.5<br/>5</td><td>Handback     Handback     Handback</td><td>decolute a v<br/>Never the<br/>Investment of 1<br/>Adjustment<br/>231,250 (<br/>Tools 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| Actam & Company<br>Aliad Inst Bank of Social<br>Strike Base Rate Spc<br>Dec 93,53<br>Aar 93,253<br>Aar 93,253<br>Aar 93,253<br>Aar 93,259<br>Aar 93,259<br>Aar 93,259<br>Aar 93,259<br>Aar 93,259<br>Aar 93,259<br>Aar 93,259<br>Aar 92,96<br>Aar 92,96<br>Aar 93,275<br>Aliad Inst Strike<br>Aliad Inst Bank (32<br>Aliad Inst Bank (34<br>Aliad Inst Ban                                                                                                                                                                                                                       | Agreed rate fr<br>foot Oat 1, 196<br>thorn Nov 1, 1<br>H STEPHLIN<br>Sett price<br>93.57<br>93.51<br>93.06<br>92.99<br>92.78<br>All Open Helm<br>CAI<br>Dec MA<br>11 0.1<br>0.00<br>0.00<br>145 Puts 237<br>6.00 Oy<br>8.00 Er<br>6.00 Oy<br>8.00 Er<br>6.00 Of<br>8.00 Fr<br>6.00 Of<br>8.00 Fr<br>6.00 Of<br>8.00 Fr<br>6.00 Of<br>8.00 Fr<br>6.00 Of<br>8.00 Of<br>8.00 Fr<br>6.00 Of<br>8.00                                                    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 33,53           52,95           92,68           92,73           92,88           92,73           92,88           92,73           92,88           92,73           92,88           92,73           92,88           92,73           92,88           92,73           92,88           92,00           0,044           0,19           0,43           1,1,2,245           2           2           00           00           00           93,13           11,1,2           22,3           24,2           24,3           12,4           24,3           12,7           25,7           26,7           27,7           20,0           20,0           20,0           20,0           20,0           20,0           20,0 <td>ADD TRANSPORT</td> <td>100%<br/>100%<br/>Open. Int.<br/>97868<br/>107261<br/>107261<br/>107263<br/>107263<br/>107795<br/>41718<br/></td> <td>Percent<br/>butters<br/>cannet<br/>cannet<br/>survers<br/>cannet<br/>Price<br/>0.600<br/>1.600<br/>Proto<br/>0.600<br/>0.600<br/>0.600<br/>0.600<br/>0.600<br/>0.600<br/>0.600<br/>0.600<br/>0.600<br/>0.600<br/>0.600<br/>0.600<br/>0.600<br/>0.600<br/>0.600<br/>0.600<br/>0.600<br/>0.600<br/>0.600<br/>0.600<br/>0.600<br/>0.600<br/>0.600<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.600<br/>Proto<br/>0.6000<br/>Proto<br/>0.</td> 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<td>generation for the formation     montimum     montimum     Desc     1.322     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.225     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.25     1.2</td> <td>Enc e posi-<br/>mensage d<br/>permisso p<br/>usupenste<br/>E 2/4 0<br/>. CAL<br/>. Jan<br/>2.4<br/>1.5<br/>. CAL<br/>. Jan<br/>0.8<br/>0.4<br/>0.4<br/>0.7<br/>Pase<br/>E 2.4<br/>1.5<br/>. CAL<br/>. Jan<br/>0.8<br/>0.4<br/>0.4<br/>0.4<br/>0.4<br/>0.4<br/>0.4<br/>0.4<br/>0.4</td> <td>Bit Change           Bit Control           Bit Cont</td> <td>decome a v<br/>investor a v<br/>investor a v<br/>Acquistment<br/>237, 250 (<br/>reb<br/>L00<br/>L05<br/>w. day's op<br/>reb<br/>L05<br/>w. day's op<br/>reb<br/>R05<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4L95<br/>S4<br/>S4L95<br/>S4<br/>S4L95<br/>S</td> <td>Control         Control           Dec         Control           Control         Control</td> <td>contage<br/>may Date<br/>the part of the<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>program<br/>prog</td> <td>an ortical<br/>an an a</td> <td>Feb         0.82           Feb         0.82           1.96         1.96           1.96         1.96           1.96         1.96           2.224         1.96           2.224         1.96           2.224         1.736           2.224         1.736           0.42         0.24           0.24         0.24           0.48         0.24           0.48         0.24</td>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           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| Adam & Company<br>Adam &                                                                                                                                   | Agreed rate fr<br>foot Oat 1, 196<br>There Nov 1, 1<br>H STEPHLIN<br>Sett price<br>93.57<br>93.51<br>92.99<br>92.78<br>All Open 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    | w 26, 1996 8, 4996, 844<br>1996, 844<br>High<br>93,05<br>92,00<br>92,79<br>tor provide<br>5,6500,00<br>100<br>100<br>100<br>100<br>100<br>100<br>100                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               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00           00           00           00           00           00           00           1m, Cals 2           **           00           00           00           00           00           00           00           00           00           00           00           00           00           00           00           00           00           00           00           00           00           00           00           00           00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  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| Adam & Company<br>Adam & Company<br>Bank of Cypus<br>Bank of Kala Cost<br>Bank                                                                                                                                                                                                                                                                                                                          | Agreed rate fr<br>foot Oat 1, 196<br>thorn Nov 1, 1<br>H STEPHLIM<br>Sett price<br>93.57<br>93.51<br>93.06<br>92.78<br>All Open Intern<br>CAI<br>Set Price<br>92.78<br>All Open Intern<br>CAI<br>Set Price<br>92.78<br>All Open Intern<br>CAI<br>Set Price<br>92.78<br>All Open Intern<br>CAI<br>Set Price<br>92.78<br>All Open Intern<br>8.00<br>0.00<br>93.57<br>EBASE<br>%<br>6.00 Open<br>6.00 Ext<br>6.00 Ext<br>6.00 He<br>6.00 He                                                                                                                                                                                                                       | ar period No<br>20 Cot 31<br>20 Cot 3                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | w 25, 1996 ;<br>1996 ; Sch<br>1996 ; Sch<br>1996 ; Sch<br>1996 ; Sch<br>1997 ; Sch<br>1997 ; Sch<br>1997 ; Sch<br>1997 ;<br>1998 ; Sch<br>1997 ;<br>1998 ; Sch<br>1997 ;<br>1998                                                                                                      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Parks<br>ADD Parks<br>Points of C<br>Est. vol<br>8975<br>12263<br>17366<br>7246<br>4009<br>100%<br>PUTS<br>C29<br>0.47<br>0.29<br>0.47<br>0.29<br>0.47<br>0.29<br>0.47<br>0.29<br>0.47<br>0.29<br>0.47<br>0.29<br>0.47<br>0.29<br>0.47<br>0.29<br>0.47<br>0.29<br>0.47<br>0.29<br>0.47<br>0.29<br>0.47<br>0.29<br>0.47<br>0.29<br>0.47<br>0.29<br>0.47<br>0.29<br>0.47<br>0.29<br>0.47<br>0.29<br>0.47<br>0.29<br>0.47<br>0.29<br>0.47<br>0.29<br>0.47<br>0.29<br>0.47<br>0.29<br>0.47<br>0.29<br>0.47<br>0.29<br>0.47<br>0.29<br>0.47<br>0.29<br>0.47<br>0.29<br>0.47<br>0.29<br>0.47<br>0.29<br>0.47<br>0.29<br>0.47<br>0.29<br>0.47<br>0.29<br>0.47<br>0.29<br>0.47<br>0.29<br>0.47<br>0.70<br>24450 Pois<br>Bit of Scatter<br>Bit of Scatter                                                                                                                                                                                                                                                                                         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Int.<br>97886<br>107261<br>107366<br>57795<br>41718<br><br><br><br><br><br><br>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          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| Actam & Corporny<br>Aliced Insta Sank<br>Bark of Angel Sak<br>Aliced Insta Sak<br>Bark of Scoland<br>Bark of Scoland                                                                                                                                                                  | Agreed rate 1 196<br>(and cat 1, 196<br>(and                                                                                                                                                                                                                                                                                                                                                                                                                                     | r period No<br>9 to Oct 31<br>995 Oct 31<br>995 Oct 31<br>905 Oct 3                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | w 26, 1996 5.<br>1996, Seh<br>High<br>23,58<br>93,05<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90<br>92,90                                                                                         | bo Dec 24, 11           ammer IV & V           2           2           3           3           3           3           3           3           3           3           3           3           3           3           3           3           3           3           3           3           3           3           3           3           3           3           3           3           3           3           3           3           3           3           3           3           3           3           3           3           3           3           3           3           3           3           3           3           3           3           3 <tr< td=""><td>ADD DATE:<br/>ADD TOP: ADD TOP<br/>BEL VOI<br/>BEL VOI<br/>BEL VOI<br/>BERTS<br/>17365<br/>7246<br/>4009<br/>10095<br/>PUTS<br/>WES<br/>ADD<br/>ADD<br/>ADD<br/>ADD<br/>ADD<br/>ADD<br/>ADD<br/>AD</td><td>100%<br/>100%<br/>Cpan. Int.<br/>97886<br/>107261<br/>107366<br/>57795<br/>41718<br/><br/><br/><br/><br/><br/><br/></td><td>Percent<br/>butters<br/>cannet<br/>cannet<br/>states<br/>Price<br/>1.670<br/>1.690<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.695<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price<br/>0.595<br/>Price</td><td>Ingo chair<br/>Into ga<br/>A adaya<br/>A a</td><td>gene are for           gene are for           weaker was performed           to merimum           The Buendary           Dec           0.84           vol. 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Calls           0.84           0.84           0.84           0.84           0.84           0.84           0.84           0.84           0.84           0.84           0.84           0.84           0.84           0.84           0.84           0.84           0.84           0.84           0.84           0.84           0.84           0.84           0.84           0.84           0.84           0.85           0.85           0.85           0.85           0.85           0.85           0.85</td><td>Enc e post<br/>mensage o<br/>permisso p<br/>expension o<br/>CAL<br/>Jan<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>1,5<br/>2,4<br/>2,4<br/>2,4<br/>2,4<br/>2,4<br/>2,4<br/>2,4<br/>2,4</td><td>Internet 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Calls           1.22           1.23           0.84           vol. Calls           0.84           0.84           0.84           0.84           0.84           0.84           0.84           0.84           0.84           0.84           0.84           0.84           0.84           0.84           0.84           0.84           0.84           0.84           0.84           0.84           0.84           0.84           0.84           0.84           0.84           0.85           0.85           0.85           0.85           0.85           0.85           0.85                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    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provide<br>93,05<br>5,6500,00<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10,05<br>10, 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                               | Feb         0.82           Feb         0.82           1.96         1.96           1.96         1.96           1.96         1.96           2.224         1.96           2.224         1.79           3.297,03         1.79           0.82         2.7,03           2.224         3.297,03           3.297,03         0.24           0.48         3.297           Jun         Jun                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         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| Actam & Company<br>Actam & Company<br>Actam & Company<br>Actam & Company<br>Actam & Company<br>Actam & Company<br>Actam & Company<br>Alised Intel Bank (Cit<br>Alised Intel Bank (Cit<br>Bank of Scotland<br>Bank of Intels<br>Bank of Intels<br>Bank of Intels<br>Bank of Intels                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Agreed rate fr<br>foot Oat 1, 196<br>throm Nov 1, 1<br>H STEPHLIM<br>Sett price<br>93.57<br>93.51<br>93.06<br>92.78<br>All Open Intern<br>22.59<br>92.78<br>All Open Intern<br>CAI<br>360 OF<br>92.78<br>All Open Intern<br>CAI<br>360 OF<br>92.78<br>50.0 OP<br>50.0 OP<br>50.0 OP<br>50.0 Du<br>5.00 Ex<br>6.00 Fr<br>6.00 He<br>6.00                                                                                                                                                                                                                     | ar period No<br>20 Cot 31<br>20 Cot 31<br>20 Cot 31<br>20 Cot 31<br>40 Cot 3                                                        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                                                                                                   | Agreed rate fr<br>foot Oat 1, 196<br>throm Nov 1, 1<br>H STEPHLIM<br>Sett price<br>93.57<br>93.51<br>93.06<br>92.78<br>All Open Intern<br>22.59<br>92.78<br>All Open Intern<br>CAI<br>360 OF<br>92.78<br>All Open Intern<br>CAI<br>360 OF<br>92.78<br>50.0 OP<br>50.0 OP<br>50.0 OP<br>50.0 Du<br>5.00 Ex<br>6.00 Fr<br>6.00 He<br>6.00                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                       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### COMMODITIES AND AGRICULTURE

**Consortium to buy Port Kembla smelter** 

#### By Kenneth Gooding, Mining Correspondent

MARKETS REPORT

and Kenneth Gooding

an oil-for-food deal.

Oil prices fell yesterday on

the news that Iraq may soon

be able to export again after

agreeing all the conditions of

The price of Brent crude

for January delivery on Lon-

doo's International Petro-

leum Exchange dropped 19 cents to \$22.76 in late after-

noon trading. The Iraqi

dicted oil could start flowing

picked up, with brokers scep-

tical that the sale of any oil

Some oil analysts argued that a release of oil before

February was unlikely - and

expected to be absorbed by

the current tightness in oil

supplies and, thus, not hit

the underlying price. Gas oil fell initially with

the close of husiness. The

traded at \$219 a tonne, down

On the London Metal

London Clearing House was

COMMODITIES PRICES

\$3.75.

some time in December.

would go ahead quickly.

ador to the UN pre-

By Peter John

1.4.1.1

the Port Kembla copper smelter in and will refurbish and expand it at gent environmental standards. a cost of A\$250m (US\$203m).

The consortium is led by Furu- new investment would improve the kawa, a hig producer of copper semi-fabricated products which has been without a smelter of its own for some years. The Australian smelter was shut

move hits oil

delivery.

Grenfell.

tistics today.

panicked.

- led hy CRA, the Australian min-A Japanese consortium is to buy ing group, and including Furukawa - was reluctant to spend the cash New South Wales from RTZ-CRA required to meet increasingly strin-Furukawa said yesterday the

smelter's environmental performance and double its annual copper production capacity to 120,000 tonnes. Output is scheduled to start in the second half of 1998.

sold out to CRA in June 1995 so the Australian group could close the site. Nissho Iwai of Japan sold its have a majority stake. It said yes-10 per cent of Port Kembla to CRA terday it would have 50 per cent; at the same time. CRA, which merged with RTZ of the project with 17.5 per cent; Nit-the UK last year, took an after tax tetsu Mining would have 20 per

charge of A\$115m to reflect the cent; and Itochu 10 per cent. purchase and costs of closure, postal responsibilities. In the late sortium would pay for the smelter. casting division of the refinery.

down at the end of 1994 because Furukawa had owned 30 per cent 1990s the consortium spent A\$150m Port Kembla, in the southern the consortium that owned it then of the Port Kembla smelter but to double capacity at Port Kembla. NSW town of Wollongong, Furukawa has for some time employed 440 before it was closed. been hoping to re-open Port Kem- Mr Bob Carr, premier of New plant and, possibly, rehabilitate the bla but has been insisting it must South Wales, said yesterday that Nissho Iwai would also return to

sible demolition and environmen- to say how much the Japanese con-

Port Kembla, in the southern 360 jobs would be created during the construction stage and 270 once the smelter was in operation. Much of the copper produced by

Port Kembla went to Metal Manufacturers, Australia's single biggest RTZ-CRA in Londoo was unable copper consumer. Following the shut-down, MM leased the billet

tune supplies.

in Paris.

be tempted back into the bad

old ways of trying to fine-

Energy Resource Associates

Such a move might appeal

to Saudi Arabia, Kuwait and

the UAE, which alone in the

group have the capacity quickly to boost production.

They have watched as Opec

quota violators increased

their combined output by an

estimated 1.5m b/d since

1993, while their market

Some delegates from the

three "core" Opec states are

determined to raise the

quota issue this week,

although few obsarvers

expect any increase until the

share has stayed static.

COMMODITIES NEWS DIGEST

## Jamaican bauxite refiners to expand

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7.54

Sec. March 1

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1.5.2.2

Jamaica's bauxite refinets plan to spend about \$500m over the next five years to expand their plants and lift national capacity from 3.4m tonnes a year to just over 5m tonnes. The expansion of the island's four refineries is intended to take advantage of what is expected to be increased demand for alumina, said Mr Carlton Davis, chairman of the Jamaica Bauxite Institute.

Alumina Partners, the island's largest refiner, will expand output from 1.45m tonnes a year to 2m tonnes, while Jamaico will produce 1.5m tonnes a year, almost twice its current output. Two refineries owned by Alcan of Canada will be refurbished to bring output up to their rated cumulative capacity of 1.2m tonnes of alumina a year. The plants will then be expanded to produce 1.7m tonnes a year. Mr Davis said. "The total cost of all this will be about \$500m, and the government has told the refiners that it can discuss changes to the fiscal regime to assist this expansion in capacity," be added.

Canute James, Kingston

### "The market says it wants more oil and it will buy it from anyooce willing to pro-duce it," notes Mr Joe Stanislaw ot Cambridge Hyundai team targets nickel

A consortium led by Hyundai, the Korean industriai group, wants to acquire a 15 per cent stake in the A\$900m (US\$731m) Murrin Murrin nickel-cobalt project in Western Australia being pursued by Anaconda Nickel, the Australian listed miner. Other Korean companies involved in the consortium include Halla Group and Tong Yang Global Corporation. They said they would pay around A\$105m, including an equity contribution to help

finance the project, for a 15 per cent stake. News of the approach follows a farm-in agreement, announced earlier this month, between Anaconda and Glencore International, the Swiss-based commodity trading firm, over Murrin Murrin. Anaconda has confirmed that Glencore would like its interest set at 40 per cent, which would cost the commodity trader around US\$220m. The two companies previously reached an agreement whereby Glencore would take between 3049 per cent at a cost of US\$5.5m for each percentage point. Nikki Tait, Sydney

### Normandy sells Bounty stake

Normandy Mining, Australia's largest gold producer, is selling its 62 per cent interest in the Bounty gold mine in Western Australia to Forrestania Gold, a smaller Perth-based miner, for around A\$40m (US\$32.4m). Normandy said the deal reflected an "ongoing commitment to focus on core assets". In the year to June, Bounty produced 88,633 ounces of gold, up on the previous year but "well below forecast". The company reported problems with the underground head grade and mine operating costs stood at A\$521 an ounce.

The consideration will be a cash payment of A\$20m; a 25,000 ounce "structured gold payment", payable in five instalments; an unsecured note convertible into 2m Forrestania shares (or redeemable under certain circumstances); and a two per cent royalty, payable on gross revenue from future pickel production from the Nikkt Tail

### Ouotas back on Opec agenda Iraq export

il ministers from the Organisation of Petroleum Exporting Countries who gather in

musing about the old adage that sometimes the best course of action is to take no action at all. Three years ago this month, Opec oil ministers abandooed any pretence that they could react to short-term movements in world oil markets by fine-

Earlier in the day the price further slight fall when the had dipped to \$22.66, but exchange reports stock stathe Opec production ceiling

to make any material difference oo short-term prices. The new Opec "strategy" to \$170 a tonne from \$145 that any exports by Iraq are earlier. Three-month copper reached \$2,204 a tonne. up duction ceiling of 24.52m bar-\$37 from late on Friday. Mr Angus MacMillan, national quotas set in Sepresearch manager at Billiton Metals, part of the Gencor crude, but was trading group, suggested that many steady at the lower levels at speculators had gone short (bet on lower copper prices) that hope like a shipwrecked December contract last in the expectation that stocks would now be rising because of increased new production. So far there was about \$10 a barrel lower

#### designed to deter speculators causing more problems in a Vienna tomorrow for their winter meeting must be copper market already suffering from a severe shortage of metal for immediate The LCH, without explana-

tion, doubled the cash/threemonths spread margin from \$1,875 to \$3,750 a tonne. "The authorities are clearly worried about a major squeeze developing," said Mr Alan Williamson, analyst at Deutsche Morgan LME copper stocks are at a 6%-year low of 93,900 tonnes and are expected to show a further slight fall when the

In late trading yesterday the premium for copper for immediate delivery against three-month metal jumped

ahide by the enlarged prorels a day and the individual tember 1993, and hope that Since then it has clung to when prices sank in early 1994 to less than \$13 a barrel, Exchange yesterday, traders no sign of this copper, he suggested that action by the said, and the "shorts" had than now, there was no threat of mutiny in Opec's perennially unruly ranks.

tuning supplies from the exporters' group. As prices tumbled, they hurriedly departed from the Austrian capital after finally accepting. however grudgingly. that world oil markets had become too broad, too deep and too financially sophisticated for small variations in

sailor to a life-raft. Even Gulf Arab producers has

# 1000

Oper's 'do nothing' strategy may be challenged in Vienna

long as Saudi Arabla, Opec's they adopted was simple; dominant member, and other hig Gulf Arab producers such as Knwait and the United Arab Emirates were willing to prop up the policy by sticking to their quotas, while many of their fellow world demand would soon while many of their fellow catch up with Opec's supply. members, more desperate for cash, cheated on theirs. The patience of the big

paid off this year, with a string of events, most of which were not expected, giving strength to oil prices. These included a smaller

status of Iraqi oil exports And nor could there be as Opec output, a delay in the resumption of Iraqi crude oil exports and shortages of some refined products in the US and Europe. Memories of the dark days of November 1983 have been replaced with a warm glow as member states have watched hudget deficits

shrink as an oil revenue bonanza, estimated at \$30bo for the full year, flows into their coffers. But just as today's tight oil market vindicates Opec's

"do nothing" strategy, indus-try observers wonder than expected rise in non- whether some members may

under the now suspended United Nations oil for food programme is clarified. Kuwait is also keen to discuss ways in which any growth in demand for Onec. oil can be shared fairly. But the removal of sbort-term financial pres-

sures means any debate is likely to remain theoretical. As one Opec delegate is fond of reminding anyone who questions the policy, the unofficial motto of the group is: "A problem is not a problem until it is a problem."

**Robert Corzine** 

| BASE METALS    |                     |                    | Precious Metals continued |       |      | GRAINS AND OIL SEEDS |        |        |                  | SOFTS             |        |                         |       |       |                |       |                   |                   |         |                   |     |       |                            |   |
|----------------|---------------------|--------------------|---------------------------|-------|------|----------------------|--------|--------|------------------|-------------------|--------|-------------------------|-------|-------|----------------|-------|-------------------|-------------------|---------|-------------------|-----|-------|----------------------------|---|
| (Prices from / | Amaigamated Matal   | Trading            |                           | price |      |                      |        | ¥ai    | Openi<br>tot     |                   | price  | Cey's<br>chauge         | fögt  | Carne | wi             | Open  |                   | price             | charge: |                   | Low |       |                            |   |
| Close          | Cash<br>1485.5-86.5 | 3 miles<br>1507-08 | May<br>Dec<br>Feb         |       | -19  | 378.5<br>578.4       | \$75.1 | 35,425 | 50,041<br>57,312 | Jan<br>Har<br>Har | 58.25  | -0.30<br>-0.30<br>-0.40 | 98.50 | 96 00 | 63<br>88<br>39 | 2,098 | Dec<br>Mar<br>May | 891<br>827<br>945 | +2      | 896<br>978<br>948 | 920 | 1,896 | 10,778<br>47,909<br>14,568 | • |
| Provious       | 1507,5-8.5          | 1526-7             | Apr                       | 378.3 | -1.9 | 379.9                | 377.3  | 1,673  | 15,173           | 14                | 101.10 | -0,40                   | -     | •     |                | 318   | 1                 | 961               | +7      | 951               | 955 | 77    | 12,765                     | ŝ |

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|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |   |                                         |                                                                                      |                                                                                                                 |                                                                                                                 | Feb 62,625 -0.700 83.400 82.525 4.341 23,809                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Telephone 07000 782080 Answer tamonow                                      |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |   | Provious 1507,5-8.5 1526-7              | Apr 378.3 -1.9 378.9 377.3 1.673 15.173                                              | Jul 101.10 -0.40 318                                                                                            | Jul 981 +1 961 955 77 12,265                                                                                    | Jun 82,525 -0.150 62,950 62,300 621 7,521                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                            |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |   | AM Official 1484.5-85 1506-06.5         | Ang 352.0 -1.8 125 5,430                                                             | Box 98.25 -0.25 96.25 96.25 20 622                                                                              | Dec 990 - 963 983 23 5,546                                                                                      | Det 84,750-0,125 65,050 64,650 470 4,942                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                            |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |   | Open Int. 240,433                       |                                                                                      |                                                                                                                 |                                                                                                                 | and the second se |                                                                            |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |   | · · · · · · · · · · · · · · · · · · ·   |                                                                                      |                                                                                                                 |                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                            |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |   |                                         | Jul 307.3 -4.8 390.5 390.0 4 991                                                     | May 365.00 +3.25 371.25 362.75 653 4,101                                                                        | May 1408 -4 1415 1407 1.370 9.903                                                                               | Apr 72,050 +0,525 72,500 71,575 586 4,760                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | · ·                                                                        |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |   | High/low 1357/1353                      | Tutal 1,388 25,967                                                                   | Sep 345.00 - 348.50 345.00 5 381                                                                                | Sep 1444 -2 1450 1444 807 6,588                                                                                 | Joi 72,425 +0,425 72,575 71,800 49 1,328                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                            |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |   | Karb close 1360-63                      | Dec 116.05 -2.35 119 10 115.75 498 2,725                                             | Total 14,045 56,773                                                                                             | Tutat 6,366 76,027                                                                                              | Total                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | •                                                                          |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |   | Total daily turnover 17,946             | Jun 116,70 -2.15 121.00 119.00 2 244                                                 | Dec 274.75 +225 277.50 272.75 22,069 69,294                                                                     |                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                            |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |   | Close 697-8 704-5                       |                                                                                      | May 278.75 +2.50 252.00 278.00 8,124 47.426                                                                     | Daily                                                                                                           | May 75.525 +0.525 76.100 74.900 104 513                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                            |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |   | High/low 709/704.5                      |                                                                                      | Sep 275.00 +1.00 277.50 275.00 117 5,207                                                                        |                                                                                                                 | Aug 73225-0.025 73225 73.000 1 57                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                            |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |   | Karb clase 708.5-9                      | Dec 472.0 -11.5 482.5 469.0 15,050 27,448                                            | Tetal 54,992 318,310                                                                                            | Jan 1422 -3 1425 1412 1,322 18,367                                                                              | Jeta                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | CROSSWORD                                                                  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |   | Total daily tumover 10,266              | Mar 478.0 -11.7 490.0 475.5 9,634 41.079                                             |                                                                                                                 | 11 1348 -2 1351 1342 270 5,295                                                                                  | I ONDON TRADED OPTIONS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                            |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |   |                                         | Jul 457.6 -11.9 498 0 486.0 424 6,499                                                | Ner 94.50 249                                                                                                   | Sep 1338 -3 372                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | No.9,235 Set by PHS81 HPOK                                                 |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |   | Provious 6805-15 6895-605               |                                                                                      |                                                                                                                 | COFFEE 'C' CSCE (37,500bs; centa/7bs)                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                            |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |   | AM Official 6605-10 6890-95             |                                                                                      | Tatal 22 1,280                                                                                                  | Nar 107.50 -1.90 111.20 105.40 3.543 17,441                                                                     | 1500 44 83 34 59                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                            |
| <ul> <li>I doe nord</li> <li>I doe nord</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                            |   |                                         | ENERGY                                                                               | Jan 708.00 -1.50 715.00 707.50 27.050 70.094                                                                    | Ja 103.85 -2.40 108.00 103.50 27 1,210                                                                          | 1500                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                            |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |   |                                         |                                                                                      | Mary 705.00 -4.00 712.50 704.09 2,742 19.378                                                                    | Dec 101.00 -3.00 102.50 101.00 3 415                                                                            | (Grade A) LME Jan Apr Jan Apr                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                            |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |   | Provious 6130-40 6130-40                | price change High Low Vol Int                                                        | Aug 703.25 -4.75 710.00 703.00 369 2.439                                                                        | the second se | 2250                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                            |
| Const. Use and the parts for units and the parts for un                                                                                  |   | AM Official 6090-95 6090-85             | Feb 23.18 -0.15 23.53 22.90 13.797 43.808                                            | Total 41,963 154,231                                                                                            |                                                                                                                 | IN CONTREE LIFFE Jan Mar Jan Mar                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 14 18 18                                                                   |
| B         B         C (1)         C (1) </td <td></td> <td>Open Int. 15.054</td> <td>Apr 32.35 -0.13 22.56 22.30 2,950 19,568</td> <td></td> <td></td> <td>1450 28 33 56 118</td> <td>17 16 18 20</td>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |   | Open Int. 15.054                        | Apr 32.35 -0.13 22.56 22.30 2,950 19,568                                             |                                                                                                                 |                                                                                                                 | 1450 28 33 56 118                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 17 16 18 20                                                                |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |   |                                         | Jun 21.55 -012 21.80 21.35 2.413 28.266                                              | Jan 23.57 -0.11 23.80 23.55 5,041 23,010                                                                        |                                                                                                                 | COCOA LIFFE Mar May Mar May                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                            |
| Normality         Normality <t< td=""><td></td><td>Previous 1055-6 1077.5-8.5</td><td></td><td>Jai 24.35 -0,13 24.60 24.25 505 6,538</td><td>May 304.1 +0.3 304.9 301.0 188 4,898</td><td>\$25</td><td>22 23 25 25</td></t<>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |   | Previous 1055-6 1077.5-8.5              |                                                                                      | Jai 24.35 -0,13 24.60 24.25 505 6,538                                                                           | May 304.1 +0.3 304.9 301.0 188 4,898                                                                            | \$25                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 22 23 25 25                                                                |
| Control         Description         <                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |   | AM Official 1053.5-54 1077.5-78         |                                                                                      |                                                                                                                 | Oct 209.1 +1.5 295.0 297.0 98 1,294                                                                             | BRENT CRUDE                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                            |
| a morters                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |   | Open Int. 84,567                        |                                                                                      |                                                                                                                 | Ber 303.1 +0.9 302.6 302.8 4 373                                                                                | 2200 109 120 25 83                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                            |
| Check         Control                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |   |                                         | Mar 21.75 -0.25 22.00 21.65 1,729 28,936<br>Apr 21.20 -0.24 21.44 21.12 1,996 11,674 | Jan 227.8 -1.0 230.9 227.6 5,804 22,619                                                                         | SUGAR "11' CSCE (112,000bs; cents/bs)                                                                           | 2300                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 25                                                                         |
| Market Construct       State All All All All All All All All All Al                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |   |                                         | Juna 20.25 -0.21 20 43 20.22 294 11,565                                              | May 219.1 -0.9 221.7 219.0 1.987 10.657<br>Jai 218.8 -1.4 221.4 218.8 1,235 7,603                               | May 10.75 +0.03 10.75 10.88 1.214 30,290                                                                        | LONDON SPOT MARKETS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                            |
| Operation         Thick and the fact use for an interval for any fact or any fact                                                                                            |   | AM Official 2325-26 2178-80             |                                                                                      |                                                                                                                 | Bet 10.70 +0.05 10.70 10.64 280 12.575                                                                          | Oubei \$20,78-0.83w -0.605                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                            |
| Ling of Ling of Ling of Ling L                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |   | Open int. 170,234                       |                                                                                      |                                                                                                                 | Many 10.65 +0.03 13 823                                                                                         | Brent Blend (Jan) \$22,72-2.74 -0.635                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                            |
| Line Control to 10 = 100         Control to 100         Contro 100         Contro 100         Contr                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |                                         | Des 72.45 -0.34 74 00 71 80 21.209 18.780                                            | Apr 65.5 +1.4 65.5 64.0 30 1.290                                                                                | COTTON NYCE (50,000055; canta/fize)                                                                             | CAL PRODUCTS INVEprinpt desvery CE (tonne)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | mer house (8) ing bird (8)                                                 |
| All work decades converges (converges)<br>bits devices decades prices to a converges (converges)<br>bits devices decades decades prices to a converges (converges)<br>bits devices decades decades prices to a converges (converges)<br>bits devices decades                                         |   |                                         | Fab 69 70 -0.37 70 95 69.20 5,807 19.292                                             | Jun 80.4 +1.4                                                                                                   | Her 7490 -020 7530 7480 8.921 25073                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                            |
| Image: Project Project         Total         Quartization         Quartization <th< td=""><td></td><td></td><td>Apr 61.90 -0.22 62.50 61.70 404 7,895</td><td>the second se</td><td>AN 76.65 -0.23 77.00 75.70 725 8,946</td><td>Heavy Fuel Oil \$118-120</td><td>(8) start (8)<br/>9 Pure container of silver is 3 After interval I harmonis</td></th<>                                                                                                                                                                                                                                                                                                                                                           |   |                                         | Apr 61.90 -0.22 62.50 61.70 404 7,895                                                | the second se | AN 76.65 -0.23 77.00 75.70 725 8,946                                                                            | Heavy Fuel Oil \$118-120                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | (8) start (8)<br>9 Pure container of silver is 3 After interval I harmonis |
| production application         production application<                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |   |                                         | Total 42,265 127,547                                                                 | Rev 1435 - 1430 1420 78 531                                                                                     | Dec 77.08 +0.13 77.10 78.76 505 8,816                                                                           | Jet fuel \$249-261 -2<br>Diesei \$235-247 -4                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | deficient (6) this voice (8)                                               |
| ber 1020 r15 105 10 1025 6 500 1223       inter admaps line regimes line were space of the were sp                                                                                                   |   |                                         |                                                                                      | Jan 1363 +37 1374 1342 96 1,927                                                                                 |                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | delay (6) 6 Boring exercises? (6)                                          |
| The 10240 1/20 102/20 102/20 12/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20 21/20                                                                                           |   |                                         |                                                                                      | Jai 1171 +15 1174 1170 25 277                                                                                   | Jan 94.90 -1 56 95.80 94.50 353 13.165                                                                          | Petroleum Argus. Tel. London (01711 353 8782                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | hooligans (6) (6)                                                          |
| Apr         1070         +135          25         56         13         Penale has a male name (3)<br>register         kmort (6)<br>register         kmort (6)<br>register <td></td> <td>Fab 103.40 +1.20 102.20 102.20 28 1,143</td> <td>Jan 218.50 -4 00 220.00 215.50 3,802 28,481</td> <td>Total 304 3,298</td> <td>May 100.95 -1.55 102.65 100.90 25 2.533</td> <td></td> <td>relates to animals (8) - be used to be well</td>                                                                                                                                                                                                                        |   | Fab 103.40 +1.20 102.20 102.20 28 1,143 | Jan 218.50 -4 00 220.00 215.50 3,802 28,481                                          | Total 304 3,298                                                                                                 | May 100.95 -1.55 102.65 100.90 25 2.533                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | relates to animals (8) - be used to be well                                |
| PRECIOUS METALS       Table 1000 metry 02, 11726       4.30       11726       4.30       11726       4.30       11726       4.30       11726       4.30       11726       4.30       11726       4.30       11726       4.30       11726       4.30       11726       4.30       11726       4.30       11726       4.30       11726       4.30       11726       4.30       11726       4.30       11726       4.30       11726       4.30       11726       4.30       11726       4.30       11726       4.30       11726       4.30       11726       4.30       11726       4.30       11726       4.30       11726       4.30       11726       4.30       11726       4.30       11726       4.30       11726       4.30       11726       4.30       11726       4.30       11726       4.30       11726       4.30       11726       4.30       11726       4.30       11726       4.30       11726       4.30       11726       4.30       11726       4.30       11726       4.30       11726       4.30       11726       4.30       11726       4.30       11726       4.30       11726       4.30       11726       4.30       11726       4.30       1126       4.30                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |   | Apr 100 70 +1 35 23 658                 | Mar 200.75 -3.00 203.50 200.00 426 7,175                                             |                                                                                                                 | Sep 105.45 -1.80 107.00 107.00 - 251                                                                            | Silver (per troy oz 481.50c -5.50                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                            |
| II UNDONO BULLOM MARKET       II MATURAL (AS MUEL FOLDO melles; simple)       II MATURAL (AS MUEL FOLDO melles; simple)       II Sonale belonds insect (3)         II UNDONO BULLOM MARKET       II MATURAL (AS MUEL FOLDO melles; simple)       II Sonale belonds insect (3)         II UNDONO BULLOM MARKET       II MATURAL (AS MUEL FOLDO melles; simple)       II Sonale belonds insect (3)         II UNDONO BULLOM MARKET       II MATURAL (AS MUEL FOLDO melles; simple)       II Sonale belonds insect (3)         III NATURAL (AS MUEL FOLDO melle; simple)       III Sonale belonds insect (3)       III Sonale belonds insect (3)         III NATURAL (AS MUEL FOLDO melle; simple)       III Sonale belonds insect (3)       III Sonale belonds insect (3)         III NATURAL (AS MUEL FOLDO melle; simple)       III Sonale belonds insect (3)       III Sonale belonds insect (3)         III NATURAL (AS MUEL FOLDO melle; simple)       III Sonale belonds insect (3)       III Sonale belonds insect (3)         III NATURAL (AS MUEL FOLDO melle; simple)       III Sonale belonds insect (3)       III Sonale belonds insect (3)         III NATURAL (AS MUEL FOLDO melle; simple)       III Sonale belonds insect (3)       III Sonale belonds insect (3)         III NOTOR       III Sonale belonds insect (3)       III Sonale belonds insect (3)       III Sonale belonds insect (3)         III NOTOR       III Sonale belonds insect (3)       III Sonale belonds insect (3)       III Sonale belonds insect (3) <td></td> <td></td> <td>Mary 186.25 -3.75 2.826</td> <td></td> <td></td> <td>Palladium (per troy of.) \$117.25 -0.25</td> <td>(6) ter written by alien befor</td>                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |   |                                         | Mary 186.25 -3.75 2.826                                                              |                                                                                                                 |                                                                                                                 | Palladium (per troy of.) \$117.25 -0.25                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | (6) ter written by alien befor                                             |
| Prices subject by N M Rotachind         Last Boy's         Bay         All Anness dem suppled by CAS.         In Null Rotachind         21 Colock in Sort of Domits (b)         21 Colock in Sort of Domits (                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |   |                                         | IN NATURAL GAS WHIEX (10,000 manBas; SimisBas)                                       | FUTURES DATA                                                                                                    |                                                                                                                 | Lesd (US prod.) 45.00c                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | around (7) 15 Snake beheads insect (3)                                     |
| Clock is 1480-105 ED 5 priod       2 space (sP action)       Les 438 + 0.05 3 130 2299 48/1077       Les 438 + 0.05 3 130 2299 48/1077       Les 438 + 0.05 3 130 2299 48/1077       Ib Participandia       Participandia <td></td> <td>(Prices supplied by N M Rothschild)</td> <td>unice change High Low Hot but</td> <td>All futures data supplied by CMS.</td> <td></td> <td></td> <td></td>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   | (Prices supplied by N M Rothschild)     | unice change High Low Hot but                                                        | All futures data supplied by CMS.                                                                               |                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                            |
| Moning fig.375.10222.93478.70MarStr. 10227.540.00Str. 10.00Str. 10.0                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |   | Ciose 314.80-375.20                     | 1400 JA20 HUUDO JOUN JOUN (1,930 40,402                                              | [                                                                                                               |                                                                                                                 | Sheep (ive weight) 135.85p +3.31*                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | to five (3) in the leg (8)                                                 |
| Darly HighJISAUZalisDarlyLinkProvideThe good demail bis week reports<br>frage week sociation. LinkNTCE CME COCC and PP Crude 02 are<br>frage week sociation. LinkNTCE CME COCC and PP Crude 02 are<br>frage week sociation. LinkNTCE CME COCC and PP Crude 02 are<br>frage week sociation. LinkNTCE CME COCC and PP Crude 02 are<br>frage week sociation. LinkNTCE CME COCC and PP Crude 02 are<br>frage week sociation. LinkNTCE CME COCC and PP Crude 02 are<br>frage week sociation. LinkNTCE CME COCC and PP Crude 02 are<br>frage week sociation. LinkNTCE CME COCC and PP Crude 02 are<br>frage week are frage comparison<br>to and the first countains linkNTCE CME COCC and PP Crude 02 are<br>frage week are frage comparison<br>to and the first countains linkNTCE CME COCC and PP Crude 02 are<br>frage week are frage comparison<br>to and the first countains linkNTCE CME COCC and PP Crude 02 are<br>frage week are<br>to and the first countains linkNTCE CME COCC and PP Crude 02 are<br>frage frage frage frage week are<br>to and the first countains linkNTCE CME COCC and PP Crude 02 are<br>frage frage frage frage frage frage week are<br>to an are to an interes to an are<br>to an are to an interes to an are<br>to an are to an are<br>to an are<br>to an are to an are<br>to an are<br>to an are to an are to an are to an are<br>to an are to an are to an are<br>                                                                                                                                                                                                                                                                                                     |   | Morning fix 375.10 202.93 478.70        | Har 2.675 +0.050 2.675 2.810 2.881 12.908                                            |                                                                                                                 | Open Interest and Volume data shown for                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | duced in large pumbers (5) spur (8)                                        |
| Dury Sum Stress 300       Test       40,79142,611       Work gass and set as even but,<br>total set and the even but,<br>is months       Test       40,79142,611       Work gass and set as even but,<br>is but hy but was and set as even but,<br>is but hy but was and set as even but,<br>is but hy but was and set as even but,<br>is but hy but was and set as even but,<br>is but hy but was and set as even but,<br>is but hy but was and set as even but,<br>is but hy but was and set as even but,<br>is but hy but was and set as even but,<br>is but hy but was and set as even but,<br>is but hy but was and set as even but,<br>is but hy but was and set as even but,<br>is but hy but was and set as even but,<br>is but hy but was and set as even but,<br>is but hy but was and set as even but,<br>is but hy but was and set as even but,<br>is but hy but was and set as even but,<br>is but hy but was and set as even but,<br>is but hy but was and set as even but,<br>is but hy but was and set as even but,<br>is but hy but was and set as even but,<br>is but hy but was and set as even but,<br>is but hy but was and set as even but,<br>is but hy but was and set as even but,<br>is but hy but was and set as even but,<br>is but hy but was and set as even but,<br>is but hy but was and set as even but,<br>is but hy but was and set as even but,<br>is but hy but was and set as even but,<br>is but hy but was and set as even but,<br>is but hy but was and set as even but,<br>is but hy but was and set as even but,<br>is but hy but was and set as even but,<br>is but hy but was and set as even but,<br>is but hy but was and set as even but,<br>is but hy but was and set as even but,<br>is but hy but was and set as even but,<br>is but hy but was and set as even but,<br>is but hy but was and set as even but,<br>is but hy but was and set as even but,<br>is but hy but was and set as even but,<br>is but hy but was and set as even but,<br>is but hy but was and set as even but,<br>is but hy but was and set as even but,<br>is but hy but was and set as even but,<br>is but hy but was and set as even but,<br>is but hy but |   | Day's High 375.50-375.90                | Mary 2215 +0.020 2215 2.100 687 6,152                                                | the Tes Brokers association, Lander better                                                                      | NYCE, CME, CSCE and IPE Cruce Of are                                                                            | Lon. day sugar (whe) \$309.50 +1.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | (6) with enormous deposit a                                                |
| Loca Land Weigh Gold Cannol (Sec) (S                                                           |   | Previous clase 378,79-377.00            | Tetal 42,790 142,681                                                                 | plainer types were again easier. East Alth-                                                                     | totals are for all traded months.                                                                               | Maize (US No3 Yallow) 127.0                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | no identification magnet (8)                                               |
| 3 mounts       280       280       280       280       900       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100       100                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |   | 1 month                                 | WYNEX (42,000 US gals.; c/US gals.)                                                  | larly for coloury descriptions. Offeners                                                                        |                                                                                                                 | Rubber (Dec) 79.75p -1.75                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | (8) 22 Misbehaves doe to drini                                             |
| Spot       287.30       483.50       Jas       640       54.0       54.0       54.0       54.0       54.0       54.0       54.0       54.0       54.0       54.0       54.0       54.0       54.0       64.0       54.0       54.0       54.0       54.0       64.0       54.0       64.0       54.0       54.0       54.0       54.0       54.0       54.0       64.0       54.0       64.0       54.0       64.0       54.0       64.0       54.0       64.0       54.0       64.0       54.0       64.0       54.0       64.0       54.0       64.0       54.0       64.0       54.0       64.0       64.0       64.0       64.0       64.0       64.0       64.0       64.0       64.0       64.0       64.0       64.0       64.0       64.0       64.0       64.0       64.0       64.0       64.0       64.0       64.0       64.0       64.0       64.0       64.0       64.0       64.0       64.0       64.0       64.0       64.0       64.0       64.0       64.0       64.0       64.0       64.0       64.0       64.0       64.0       64.0       64.0       64.0       64.0       64.0       64.0       64.0       64.0       64.0                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |   | 3 months                                |                                                                                      | dealer miles. Quolations: Landed: Best                                                                          |                                                                                                                 | Rubber ML ASS No1) 321.0z +0.5                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | object of censorship (6) 23 Arrive at shady junction                       |
| 3 membras       291.45       489.50       Feb       64.35       -0.10       65.06       61.00       245 Professional not confuse         6 months       206.65       495.30       fas       64.35       -0.10       65.06       61.00       245 Professional not confuse         6 months       205.65       495.30       fas       64.35       -0.10       65.00       24.57       2185.5       2185.5       2185.5       2185.5       2185.5       2185.5       2185.5       2185.5       2185.5       2185.5       2185.5       2185.5       2185.5       2185.5       2185.5       2185.5       2185.5       2185.5       2185.5       2185.5       2185.5       2185.5       2185.5       2185.5       2185.5       2185.5       2185.5       2185.5       2185.5       2185.5       2185.5       2185.5       2185.5       2185.5       2185.5       2185.5       2185.5       2185.5       2185.5       2185.5       2185.5       2185.5       2185.5       2185.5       2185.5       2185.5       2185.5       2185.5       2185.5       2185.5       2185.5       2185.5       2185.5       2185.5       2185.5       2185.5       2185.5       2185.5       2185.5       2185.5       210.5       210.5       210.5                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |   | Spot 287.30 483.50                      | Jan 64.95 -0.15 85.80 54.15 9.676 26.517                                             | medium: 120p/kg. Medium: 112p/kg. Low<br>medium: 90p nom. The highest price real-                               | Nov 25 Nov 22 month ago year ago                                                                                | Palm OC (Malay.)§ 555.0x                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | causes confusion on my lines (3.3)                                         |
| Nov         22         Nov         22         Nov         23         Nov         23         0.10         stricked (6)         25         Mirror of pride? (6)           Gold Coles         5 price         244.19         244.19         244.19         244.19         2335         0.10         stricked (6)         25         Mirror of pride? (6)           Nov         22         Nov 21         month ago yest ago         Victorian index index of wide coles         Sol to the stricked (6)         25         Mirror of pride? (6)           Nacho Last         370-376         252-226         Yets         31,236         64.30         500         1.807         Sol to the vide cole wide cole cole wide cole wide cole wide cole wide cole cole cole wide cole wide cole cole cole wide cole cole cole cole cole cole cole col                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |   | 6 months 295,85 495.30                  | Feb 64.35 -0.10 65.05 63.80 2.967 10.577                                             | used this week was 137p/kg for a Sri                                                                            |                                                                                                                 | Soyabeans (VS) 192.0z +2.0                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 31 Perceptive journalist quickly (6)                                       |
| Nacio Los 30, 525-226 Tels 31,238 64,390<br>New 22 Nov 21 month ago vegr ace 7 Decimit Longon Present & Ostanday's prize puzzle on Saturday's prize puzzle on Saturday December                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | - | Gold Coins S price £ couly,             | Apr 65.70 -0.30 55.70 65.70 997 3.673<br>Mary 65.30 -0.20 65.30 65.30 650 1.947      |                                                                                                                 | 244.19 245.68                                                                                                   | Wootops (64s Super) \$\$30                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | shrieked (6) 25 Mirror of pride? (6)                                       |
| 218.52 217.08 213.23 185.40 market dria. Charge by week (Based on 3.178 head of Solution to yesterday's prize puzzle on Monday December f                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | - | Maple Leaf 380.15-382.55                |                                                                                      |                                                                                                                 | GSCi Spot (Basa: 1970 = 100)                                                                                    | y Discularity London Providel & CEF Remarciant, & Ration                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Solution to Saturday's prize puzzle on Saturday December<br>7.             |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |   |                                         |                                                                                      | Lange and the second                                                                                            |                                                                                                                 | rearies Cityle." Change on week, these on \$3779 have we                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Solution to yesterday's prize puzzle on Monday December 9                  |

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## FT Cityline Unit Trust Prices are available over the telephone. Call the FT Cityline Help Desk on (+44 171) 975 4978 for more details.

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|                   | • FT Cavine Unit Trust Privat an available control for the former of the                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Offshore Funds                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
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| an bauxit         | FT Cityline Unit Trust Prices are available over the telephone. Call the FT Cityline Help Desk on (+44 171) 873 4878 for more details.      OFFSHORE     She had had to the telephone of the help best of thelp best of the help best of the help best of the he                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| uality!           | OFFSHORE Star for the fill of                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | i in the second se                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| to expan          | AND OVERSEAS We to the fill of                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Stackade Generalie Group Prudential Fund Managers (Jersey) 11d<br>- 55% Stansy Dennie Franz 72 F0 Rex VD, Strater, Jenny 0 SSA 800000<br>Statistics Statistics - 310250 F Traductic Dennie F6 Feature Viewer 14 50<br>374% Statistic Dennie F 3102 - 412 - 420                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
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| 1 - 1 B           | (SIB RECOGNISED) Partiella Functionary (La State Comment) (La State Co                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | New                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
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| -                 | 10 Bar All Under Frei Barner (14 17 20172) Gille Bin Viel 1 - 11 - 11 - 11 - 11 - 11 - 11 - 11                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | The second                                                                                                                                                                                  |
| -                 | In the first state of the state                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Bandhard (b. huge         ETSLS7         + 00.05         Grown (150 fr 37, 20.06)         Grown (150 fr 37, 20.06)           Manthard (b. huge         ETSLS7         + 00.05         Grown (150 fr 37, 20.06)         -           Manthard (b. huge         ETSLS7         + 00.05         Grown (150 fr 37, 20.06)         -           Manthard (b. huge         ETSLS7         + 00.25         Standard (bank (huge) (Lorenty) (Ltd)           Manthard (b. huge         France         Provide (bank (huge) (Lorenty) (Ltd)           Manthard (bank (                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|                   | Team One-H4 (172 77377)         Team And (172 77377)         Team A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Value Represe Final Fig         P0 the H2, St table, Jenny Ca         OT334 ST257           Value Represe Final Fig         81 57         -0.00         Budlag low" (MAX + 0.02; AUX +                                                                                                                                                                                                                                                                                |
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|                   | NCS Action KSON 277 +0.000 f.000 Final Managers (Cancerary) (Lat Giller Acasto 8 STAR 5                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | SW SLS2 State that the state the state stat                                                                                                                                                                                       |
|                   | Wir Access       Wir Texts       +001       1.00       February       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Wint         State         State <ths< th=""></ths<>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
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|                   | Jugitar Tyndall (Barnayda) List 2015 11.5 Advisers (Baurnary) Linibad 11 Techning A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                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| HILL LARSE        | Statistics       Statistics <th>AXA Equity &amp; Law hat Fand Mages (REGULATED)(***)<br/>Valuey his, Prospect NJ, Degins half D1524 603655<br/>Total homes Fil</th>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | AXA Equity & Law hat Fand Mages (REGULATED)(***)<br>Valuey his, Prospect NJ, Degins half D1524 603655<br>Total homes Fil                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
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|                   | With and the sector of the                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | All the General Section 2                                                                                                                                                                             |
|                   | No. 1       Factor of the second                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | ADI Gia A hannam — 5 SIZIN 20274 4008 LAS Decing Bast Cam — 94.06 101.97 44.02 LAT<br>ADI ISE on the — 5 Buzzin 2.5000 4189 BB<br>Ar 19 mark Theorem State Campoon and State Campoon State Campoon State Campoon State Campoon State Campoon State<br>For comparison State Campoon St                                                                                                                                                                   |
|                   | Discovery and the second secon                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Antheurisen Global Francis Liai (1200) Hit Hanna Liai (1200) Hit H                                                                                                                                                                            |
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| Male              | Bach Academa (Nor 2051.05)     Back Main Rev 2051.05     Back Main Rev 2051.05 <th>Danier Charles (2019 - 1997)</th>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Danier Charles (2019 - 1997)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|                   | Bernarks Restry Feak Ltd     Bernarks Re                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Same Life Management (hold) Lad 5170 (Value Times and a Character Control And a Control And And a Control And a Co                                                                                                                                                                            |
|                   | initial Stand (a) Table 1, a) Table                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Charles Bank Clades Francis Pic Uns 2000 and Har 1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|                   | USL                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | United Scaulastics Fund I to Science and a state of the second sta                                                                                                                                                                            |
|                   | Kindmann         States         State                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | EPC Fund Messours (Jensey) Lat                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
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Towner Frend Stocket Banation<br/>6 Control Banation<br/>75 Cline Banation<br/>76 Cline Banation<br/>77 Cline Banation<br/>76 Cline Banation<br/>77 Cline Banation<br/>77 Cline Banation<br/>77 Cline Banation<br/>78 ClineB</td> <td>105</td> <td></td>                                                                  | en Loumahaurg SA Europainer Hav 18                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           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| Barciay's Diversified Portfolio (2) Statement and Regional Frence Bord in Art of Statement and Regional Frence                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         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Striptionting         Y138776.00         - Polia           8 Rod Acc., 1         537134         12.18         40.02         - Striptionting         Striptionting         - Rotheat Integration           Rotheat Integration         51.28         1.28         40.01         - Dolla         - Rotheat Integration           Rotheat Integration         51.00         1.28         40.01         - Dolla         - Rotheat Integration         - Rotheat Integration                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  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Contilo, Continue Continue Carello<br>WINT Claudi Materna (L. Contilo, Continue Continue Carello<br>WINT Claudi Deventing A. Earlis (C. 1002) - 1000 Carello Departin<br>- WINT Claudi Deventing A. Earlis (C. 1002) - 1000 Carello Departin<br>- WINT Claudi Deventing A. Earlis (C. 1002) - 1000 Carello Departin<br>- WINT Claudi Deventing A. Earlis (C. 1002) - 1000 Carello Departin<br>- WINT Claudi Deventing A. Earlis (C. 1002) - 1000 Carello Departin<br>- WINT Claudi Deventing A. Earlis (C. 1002) - 1000 Carello Departin<br>- WINT Claudi Deventing A. Earlis (C. 1002) - 1000 Carello Departin<br>- WINT Claudi Deventing A. Earlis (C. 1002) - 1000 Carello Car                                                                                                                                                                                            | H145 1273 +10     H145 1273 +21     H145 1273 +21     H145 1273 +21     H145 1273 +21     H145 1282 +03     H145 1284 +11     H146 +11     H14     H144 +12     H144     H                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | ·                                        |
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|                                                                                                                  | Professional investment Consultants Attas Management Linited DWS Destricts Gas. F. Wortpapiersp Gui Tuning UR,                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | - Taipei Fand<br>Ne 10125142 Millio Johnson via<br>- Taimin American Finel Linding<br>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
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| 5- 1 <sup>-10</sup> 5-5                                                                                          | 131 Depart                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Vantage Bloot Invest \$102.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
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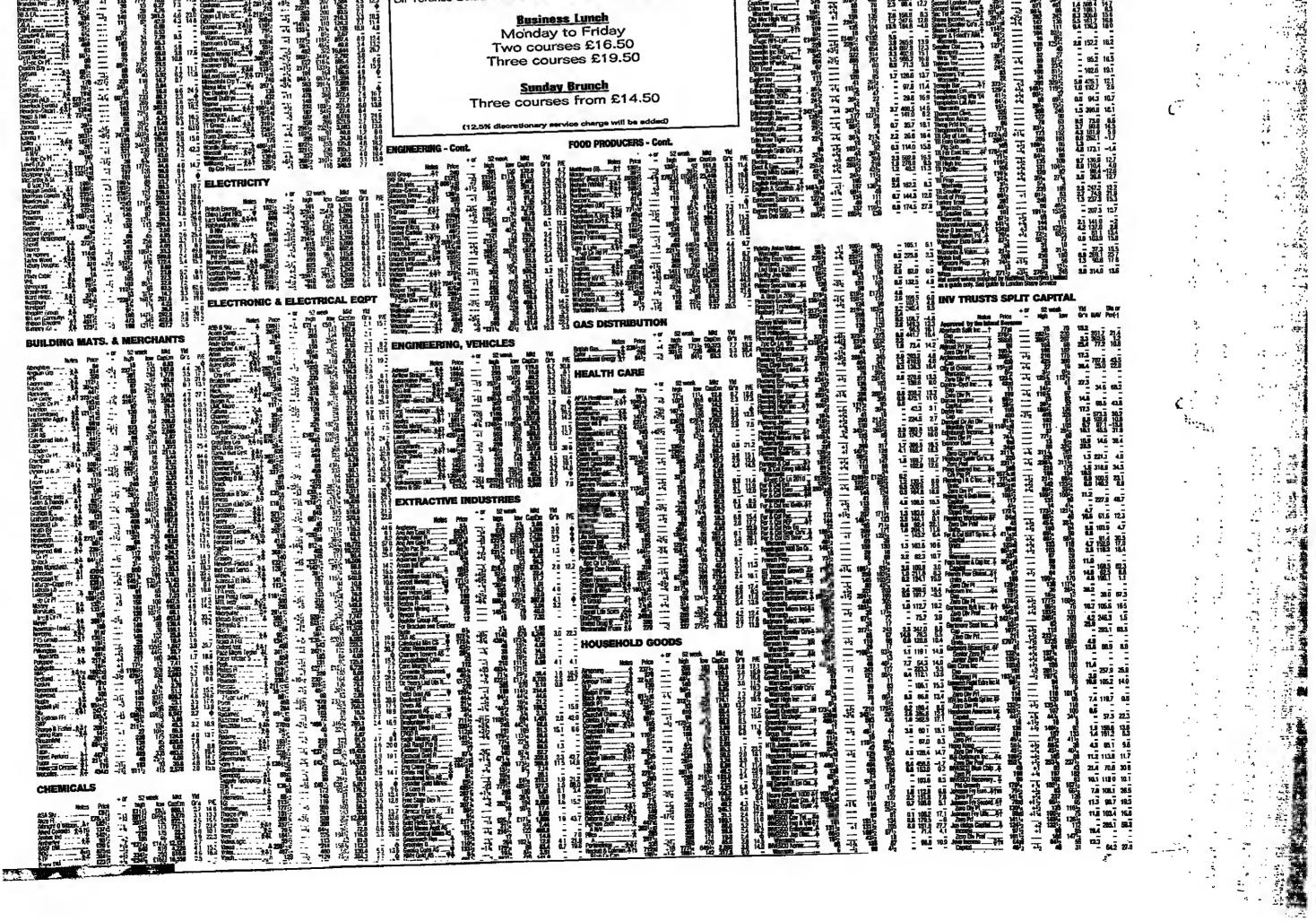
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| Sector         Sector< |                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
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|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | MR                                                                                                                                                                                               | Barten Statton 14 30 - 2 30 21 24 621 33 Australia for Constant and Co                                                                                                                                                                                                                                                                                                                   |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Mezza, 160 Wardour Street, London, W1.<br>0171 314 4009<br>Sir Terence Conran's celebrated restaurant in the heart of London.<br><u>Business Lunch</u><br>Monday to Friday<br>Two courses £16.50 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Cartana a anti                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Two courses £16.50                                                                                                                                                                               | Handle Fitturk - 1985 - 15 200 - 15 200 - 15 20 20 20 20 20 20 20 20 20 20 20 20 20                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |



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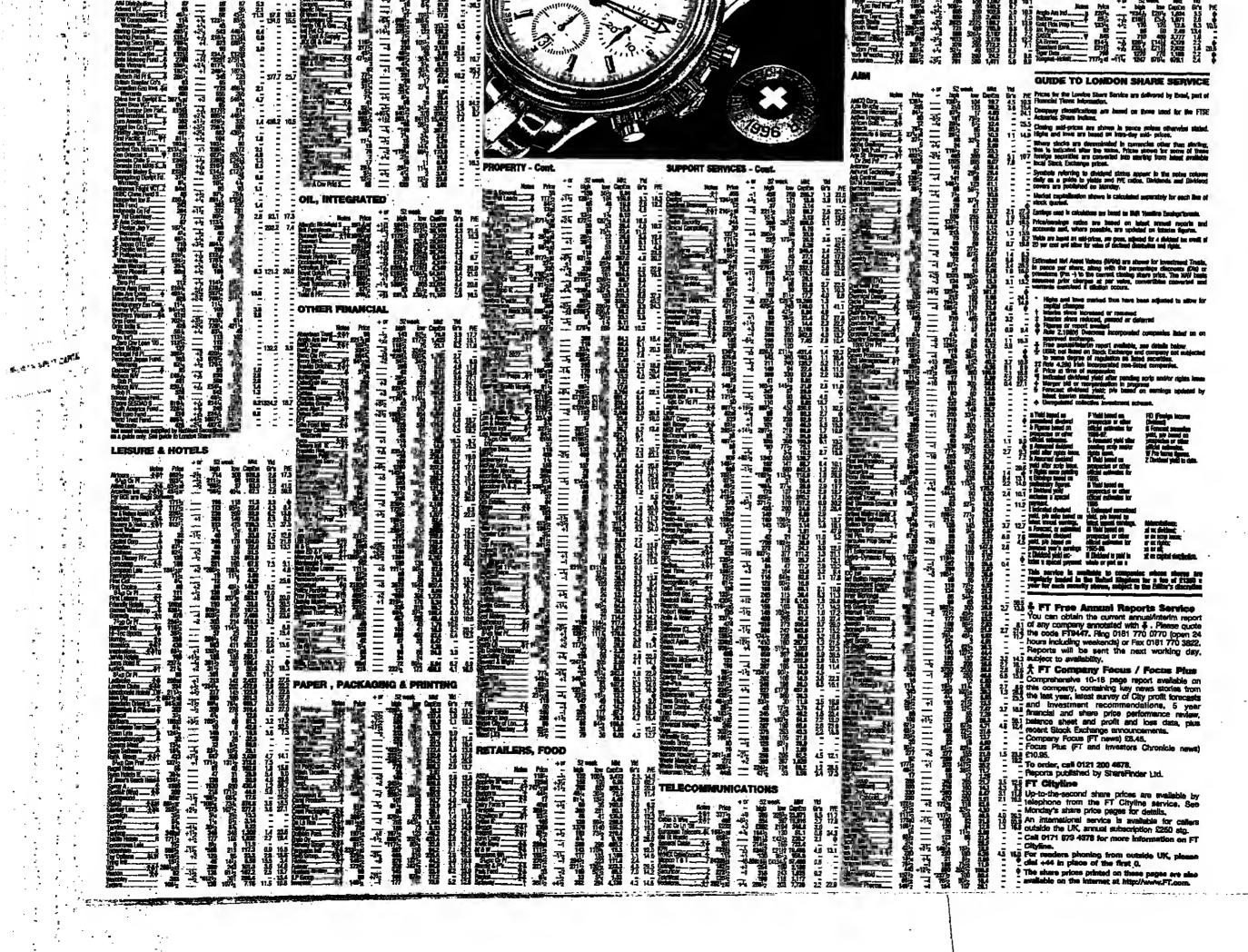
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|------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------|-------------------------------|
| INV TRUSTS SPLIT CAPITAL - C | We Here                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | PAPER , PACKAGENG & PRINTING - Cost. RETAILERS, FOOD - Cost. | TEXTILES & APPAREL AM - Cont. |
|                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                              |                               |
| OTHER INVESTMENT TRUS        | 575<br>W S W MH<br>- 5073 - 15<br>- 22 60 2 HG<br>- 22 60 2 HG<br>- 22 60 2 HG<br>- 22 60 2 HG<br>- 24 HG<br>- |                                                              |                               |
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#### LONDON STOCK EXCHANGE

## Budget optimism sees Footsie race higher

#### MARKETS REPORT

By Steve Thompson, UK Stock Market Editor

Having blasted back through the 4,000 level on Friday, the FTSE 100 index took a determined, sive buying interest from local although ultimately unsuccessful, dash at its all-time record top up their portfolios ahead of vesterday, focusing on the probable benefits to stock market sentimsnt from the expected prudent the market at the moment, much Budget today.

trading session yesterday, the erately got themselves into a cor-FTSE 100 index showed a 35.9 ner, running short books ahead gain at 4,054.6, only 18.5 below its of what was expected to be somerecord closing level of 4,073.1, thing of a giveaway Budget," was reached on October 21. Over the the view of a leading broker.

past two sessions, Footsie bas risen a massive 100.8 points, or 2.5 per cent. At its best yesterday. the index touched 4,055.3.

And as happened last Friday, London's marketmakers were on the receiving end of more aggresand overseas investors anxious to the Budget.

"There is a very firm feeling to of which stems from last week By the close of a rather frantic when marketmakers quite delib-

money flooding into the market consolidated its move above caught dealers on the wrong foot and caused a sbort term bout of panic buying," he said. The FTSE 250 index saw some strong gains across the second

line stocks and finished the session 11.0 firmer at 4,422.3. The 250 reached a session high of 4,426.1 in mid-morning, The SmallCap index, meanwhile, gave a resolute performance, closing 2.3 As usual during recent ses-

sions, London was given a fillip from across the Atlantic, where Wall Street extended its recent income tax, balanced by spending run of gains. The Dow Jones cuts, and will pencil in a much Industrial Average, up over 53 reduced public sector borrowing include Legal & General.

"The burst of institutional points on Friday, when the index requirement for next year. 6,400, shot through the 6,500 level shortly after the opening yesterday, posting a 40-points plus gain

an hour after London closed. Dealers do not expect Wall Street to gallop much further this week. The market is expected to quieten down ahead of Thursday's Thanksgiving Day holiday, which sees Wall Street shut on that day and half day trading on Wednesday and Friday.

Regarding today's Budget, the general consensus is that the chancellor will cut a penny off SmithKline Beecham strongly

There are fears, however, that there will be increases in taxes on tobacco and alcopops.

Turnovsr reached 775.7m shares at the 6pm count, with non-FTSE 100 stocks accounting for just over 55 per cent of the total. Customer business on Friday, when the market raced FTSE 100 higher in response to the emer-FTSE 250 FTSE 350 gence of some heavy buying interest. totalled £1.51bn, well above recent levels. FTSE All-Share yield

US favourites were well to the fore, with Glazo Wellcome and supported. The bid stories circulating in the market were said to 5 Life Assurance

2:000 1.080 1,960 1.940 1.920. <u>.).900</u> Sep Oct 1990 Source Basi

FTSE All-Share Index

#### ndices and ratios

maceuticals

FTSE All-Share

Tobacco .

insurance .

Gas Distribution

Jan 1

Dec Mar

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|--------|------------------------|-----------|-------|
| +11.0  | FTSE Non-Fins p/e      | 18.05     | 17.96 |
| +15.1  | FTSE 100 Fut Dec       | 4069.0    | +37.0 |
| +13.95 | 10 yr Gilt yleld       | 7.42      | 7.44  |
| 3.81   | Long gilt/equity yld r | axio 2.01 | 2.01  |

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#### Yorst performing secto st performing sectors

FISE 100 INDEX FUTURES (LIFFE) \$25 per full index point

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FUTURES AND OPTIONS

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|------------------------------|-----|-----------------|--|
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|                              |     |                 |  |

### Iraqi concerns hit oils

Leading oil stocks experienced a sharp downturn in afternoon trading, as news broke that Iraq has greed terms that will allow it to export oil again.

The Iraqi UN ambassador Mr Nizar Hamdoon said Baghdad had agreed to all UN conditions that had held up implementation of an "oil-for-food" deal, and he predicted oil could start flowing sometime in Decem-

Agreement could end a ban that has been in force since the Gulf war and allow one of the world's leading oil producers back into the market at a time when oil prices are being squeezed higher hy supply shortages.

Rumours of an Iraqi return have appeared before shares. hut vesterday's report. boosted hy a comment from one UN official that there were no big barriers to be overcome, was being taken suffer from negative comseriously. Mr Brendan Wilders of ABN Amro Hoare fire and reports that repairs Govett said: "This could be significant. If true, it will take the tightness out of the market." Year".

Lasmo and Enterprise, which had both heen stronger earlier on news reports of a fundamental re-rating of the companies' valuations, ended the day lower. Lasmo was down 3 ot 217%p and Enterprise, which was up

577%p. BP ended a net 4% off 596%p. at 692p and Shell Transport 112 weaker at 9961/2p. Glaxo Wellcome, down 5 alcohol gave a boost to sevper cent from its early Octo- eral stocks in the sector. A ber peak as investors worried about the effect of strengthening sterling on duty would boost the governthe profits of hig dollar earners, recovered 261/2 to 1003p.

Part of the bounce was ward nudge". attributed to a general scramble for stocks with a big Footsie weighting, However, there was also pressure from the US, where the pharmaceutical sector was lifted hy a Merrill Lynch recommendation on Merck.

Finally, UK marketmakers were preparing themselves for a positive piece of research from ABN Amro Hoare Govett. Hoare is Carisberg-Tetley. Whitbread believed to be about to argue that next year's patent expiry on Zantac, Glaxo's big its "add" stance and emphaanti-ulcer treatment, may sising the earnings momennot be as serious as the mar-

ket believes. The broker has a price target of hetween 1070p and 1170p on the

Among transport stocks, channel tunnel operator Eurotunnel gave up 5 to 81p. as the stock continued to ment following last week's

would take three months. P&O, which operates ferries across the channel, is expected to gain from the continued closure of the tun-

nel to passenger services and the group's shares improved 6 to 600p, with James Capel said to be keen on the stock. Uncertainty over British

18% earlier, closed 1% off at the shares trailing 8% to tum coming from Whit- £2.25m to £1.5m. Some anabread's investment in restau-Market hopes of a freeze on rants. Greenalls Group rose 9 to a cut in excise duties on 602p on market rumours that it may dispose of some of its report from HSBC Markets hotels Matthew Clark, which has said that cuts in alcohol

been severely affected hy a ment's popularity and could give inflation "a vital downprofits warning in the autumn, ross 10 to 2921/2p with PDFM announcing that Guinness, with a large it now has a 19.98 per cent spirits portfolio, rose 101/2 to stake in the drinks company. Analysts described as "dis-457p on such speculation. coupled with favourable appointing" interim results from Merrydown, the cider kend press comment on the stock. Bass, the UK's maker and distributor of Two Dogs, an alcoholic lemlargest brewer, rose 7½ to onade. Analysts attributed 814%p on hopes of a cut m the fall in profits, compared excise duty on beer as well as talk that a ruling is expecto last year, on a £750,000 ted shortly on its proposed spend on promoting Two acquisition of the majority of Dogs, discounts on canned alcoholic lemonade and rose 4 to 7514p with Nathigher apple concentrate West Securities reiterating prices. Kleinwort Benson. the house broker, trimmed its full year forecast from

#### FT 30 INDEX

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Open 9.00 10.00 11.00 12.00 13.00 14.00 15.00 18.00 High Low 2814.5 2820.4 2825.4 2820.7 2823.8 2828.6 2828.5 2827.8 2827.1 2829.4 2813.1 Nov 25 Nov 22 Nov 21 Nov 20 Nov 16 Yr ago

47,812 41,129 35,142 37,750 36,343 32,588 - 1507.0 1046.0 1103.5 1023.3 1674.6 - 27,896 23,341 24,414 23,302 37,948 - 477.4 438.7 384.2 367.3 717.8 SEAO bargains Equity turnover (2m)† Equity bargains† Shares traded (m0† (Eaclading Intra-market bu as and ownsaus tumover. Nov 25 Nov 22 Nov 21 Nov 20 Nov 16 Yr ago "High "Low 1029.00 1024.00 1023.00 1028.40 - 1140.40 965.70 FTSE AM

al Lumited 1996. All rights rea E London market data

52 Week highs and lows LIFFE Equity options 119 77 Total contracts Calls Puta 866 Total Highs Total Lows 409

lysts speculated that the alcoholic lemonade sector could be a target in the budget for increased taxation. The shares fell 8% to 100p. The retail sector strengthened with the market antici-pating a tight Budget, which would reduce the likelihood of interest rate rises. Marks & Spencer climbed 81/4 to

499p. Kingfisher strength-ened 10% to 638p and Boots rose 11 to 632p. Financial stocks, heavily exposed to big market movements, were all marked higher as Footsie put on another strong performance. Legal & General was helped further by Lehman Brothers. which repeated a positive recommendation and set a 12-month price target of

400p. The shares rose 81/4 to 354%p. Lehman raised mates for Legal's pro 1996 and 1997 by about cent to £311m and respectively. The b

raised the dividend ex tions to 11.25p in 1996 13p for the year after Prudential was up 476%p, Commercial 11% at 656p and Ge

Accident 6% at 730%n Fund manager Me Asset Management ros new high on Mo reflecting strength i markets but also on sy tion it could be added FTSE 100 next month

stock was up 43% at 12 Engineering group cheered the market w £89m acquisition of US matic components ma 63,487 43,313 turer ISI Automation shares, which have 20,174 weak in recent sessio lowing a series of profit downgrades, improved 11% to 367%p in trade of 2.2m. News of a small order com-

bined with the strong mar-

257%p, the best performer in the Footsie, in trade of 5.6m. Rolls said its Peebles Electric unit had won an £8m order to supply power generation equipme ent to an Egyptian chemical plant.

Matals group Johnson Matthey, which reports interim figures on Thursday. was under pressure, on talk of production problems at one of its plants. The shares fell 51/2 to 5331/2p, with ABN Amro Hoare Govett also said to be negative on the stock. Geest hardened 9 to 262%p, with analysts saying that the market was beginning to

appreciate the merits of the food group's recent acquisition of Vaco, a Belgian specialist chilled foods company.

#### LONDON RECENT ISSUES: EQUITIES

| interes.   | Amt       | Mkt.         |         |                   |                              | Close              |                   |        |                  |      |              | TRADIN                                   | G V        | ULU     | an E                     |
|------------|-----------|--------------|---------|-------------------|------------------------------|--------------------|-------------------|--------|------------------|------|--------------|------------------------------------------|------------|---------|--------------------------|
| price<br>P | pad<br>up | Cab<br>(Car) | High    | _                 | Stock                        | price              | +-                | div.   | Div, G<br>cov, y | id i | WE<br>Net    | I Major Sta                              | Vol.       | Closeng | Day's                    |
| 90         |           | 15.1         | 107 2   | 10012             | Access Plus                  | 10712              |                   | bZ2.49 |                  |      | 13.8<br>48.8 |                                          | 0006       |         |                          |
| 3          |           | a15          | 44      | 4                 | Beaufort                     | - 44               |                   | -      | -                |      | 15.2         | ASDA Groupt                              | 680        |         | 11-2                     |
| 53         |           | 7.55         | 44      | 4                 | Beechcroit                   |                    |                   |        |                  |      |              | Abbey National                           | 2,600      |         |                          |
| §157       |           | 37.A         | 1775    |                   | Brands Hatch                 | 1712               | +1                | W35    |                  |      | 17.3         | Albert Fisher                            | 6,100      |         | -14                      |
| §130       | F.P.      | 37.0         | 16212   |                   | Britt Allcroit               | 157 2              |                   | Ł1.6   |                  |      | 27.9         | Alled Domecat                            | 8,100      | 44512   | +3                       |
| §135       | F.P.      | 50.6         | 1742    |                   | Charles Taylor               | 17312              | +5                | 142    | 0.3              | 3.0  | 55.1         | Anglen Water                             | 209        |         | -7                       |
| 160        | F.P.      | 10.2         | 18412   | 15512             | Deep Sea Leisura             | 1822               |                   | -      | -                | -    | -            | Argost                                   | 307        | 78012   |                          |
| \$275      | F.P.      | 87.0         | 29812   | 27212             | Druid Gro                    | 293                | +512              |        | -                |      | 31.8         | Anjo Windins                             | 687        |         | - 2                      |
| 692        |           | 9.26         | 9715    | 97h               | Exater Inv                   | 972                |                   | W3.5   | 1.8              | 4.5  | 17.4         | Autor, Bat, Foodat<br>Autor, Brit, Ports | 987<br>855 |         |                          |
| 5          |           | \$1.5        | 610     | Sapla             | First Russian C              | 595                |                   |        |                  | -    |              | RAAT                                     | 1,400      |         | 1444                     |
| 100        |           | 92.5         | 11312   |                   | tGen Inter Med               | 8212               | -5                |        | -                | -    | -            | BAT Inda T                               | 12,200     |         | +712                     |
| 100        | FP        | 89.6         | 133     |                   | Grantchester                 | 126                |                   | _      | _                | _    | -            | BBA                                      | 107        | 350     | -2                       |
| C.m        |           | 24.9         | 991     | 99                |                              | 9912               |                   | -      |                  |      | -            | BICC                                     | 823        |         | 444                      |
| §100       |           |              |         |                   |                              | 12212              |                   | -      | -                | -    | -            | BOCT                                     | . 352      | 875nac  |                          |
| 114        |           | 10.8         | 132 2   | 12212             |                              |                    | 1.                | -      | -                | -    | -            | 89                                       | 8,000      | 802     | والهد                    |
| 72         |           | 25.7         | 792     | 67 <sup>1</sup> 2 |                              | 6912               | -12<br>+412       | -      | -                | -    |              | BPB Inde.                                | 802<br>795 |         |                          |
| §160       |           | 28.7         | 225     |                   | Thensis Wires                | 225                | +++2              |        | -                |      | 13.2         | BSRABT                                   | 11,000     |         | 421-                     |
| §10        |           | 4.23         | 124     |                   | Mears Group                  | 11%                | +4                | _K0.2  |                  | 2,1  |              | BIRT                                     | 14,200     | 23712   | -110                     |
| §125       | F.P.      | 22.4         | 135lz   |                   | Provence                     | 129 <sup>1</sup> 2 |                   | FW3L6  |                  |      | 13.2         | Bank of Scotlandt                        | 3,100      |         | -112                     |
| \$135      | F.P.      | 26.2         | 14212   | 1322              | Oliver Ashworth              | 134 2              |                   | F4.6   | 1,9              | 4,3  | 11,8         | Barclays                                 | 2,400      |         | +9                       |
| \$154      | F.P.      | 22.9         | 2461    | 1872              | <b>Oriental Rest</b>         | 240                | +6 <sup>1</sup> 2 |        | -                |      | 27.1         | Banat                                    | 1,600      | 1 81415 | +712                     |
| \$125      |           | 33.7         | 13912   | 1301              | Scot Highland HR             | 13612              | -                 | RS.0   | 24               | 27   | 13.8         | Blue Chole                               | 1,300      | 37312   | -6                       |
| 5          |           | 9.06         |         |                   | Second St David              | 1105               |                   | -      |                  | -    | -            | Booker                                   | 546        |         | +4                       |
| 5          |           | 1.02         | 102     |                   | Do Residual Can              | 912                |                   | -      | -                | -    | -            | Brancic                                  | 1,700      |         | +11<br>+2 <sup>1</sup> 2 |
|            |           | 10.8         | 184     |                   | Do Zero Div Prf              | 184                | +4                |        |                  | -    |              | Brit. AmotheceT                          | 507        |         | 14                       |
| 2          | F.P.      | 25.8         | 34      |                   | TSnekeboard                  | 34                 |                   | _      | _                |      |              | Brown Airways                            | 1.000      | 6984    | -635                     |
|            |           |              |         |                   |                              |                    |                   |        |                  |      |              | Britten Biotech                          | 1,600      |         | -012                     |
| T Alter    | Call No.  | unaperior.   | er Ma   | NOT, S            | Placing price, * Int         | roductio           | n, ror            | a      | ecological       | non  |              | Britten Energy                           | 6,700      | 1525    | 4994 T                   |
| other 5    | ymoot     | i biense     | Laser D |                   | Ondon Share Sarek            |                    |                   |        |                  |      |              | Britten Gear                             | 8,000      | 23512   | +4                       |
|            |           |              |         |                   |                              |                    |                   |        |                  |      |              | Britten Land                             | 371        | 48712   | -1                       |
|            |           | -            | -       | -                 | and the second second second |                    | 1000              | -      | -                | -    | 100          | Britten Stoot†                           | 12,300     |         | -72                      |
| -          |           |              |         |                   |                              |                    |                   |        |                  |      |              |                                          |            |         |                          |
|            | C         |              |         | NE                | SINDEY                       |                    |                   |        |                  |      |              |                                          | 976        |         |                          |
| FT         | G         | DLD          | М       | NE                | S INDEX                      |                    |                   |        |                  |      |              | Burnah Caabolt                           | 375        | 10681   | +34                      |

|                                   | 22      | OR DRY | 21      | 200     | yield % | 1200  | High.                         | Low     |
|-----------------------------------|---------|--------|---------|---------|---------|-------|-------------------------------|---------|
| Gold Mines Index (32)             | 1905.87 | -1.5   | 1996.04 | 1845.36 | 1.81    | -     | 2528.73                       | 1832.04 |
| M Regional Indices<br>Africa (14) | 2415.18 | -24    | 2475.32 | 2434.41 | 3.22    | 34,36 | 3553.85<br>2927.34<br>2186.39 | 2332.70 |
| Australiasis (6)                  | 2117.26 | -2.3   | 2158.60 | 2324.21 | 271     | 20.57 | 2927.34                       | 2005.75 |

# FTSE 250 INDEX FUTURES (LIFFE) \$10 per full index point 4435.0 4435.0 +15.0 4435.0 4435.0 4483.0 4507.0 +51.0 4507.0 4507.0 10 4201 # FISE 100 INDEX OPTION (LIFFE) (\*4049) £10 per full index point 
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Open Sett price Change High Low Est, vol

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E EURO STYLE FISE 100 INDEX OFTION (LIFFE) 210 per full index point

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TRADING VOLUME

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Rices and falls" Total Alsea Total Falls Same Airways' planned alliance with American Airlines left Nov 25 "Date based on Equity shares listed on the London Share Se

higher at 2,166.3.

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|                                       | ket trend to dri                                                             |                    | ralasia (6)<br>Assenics (12) | 211726 -2.3                    |                |                          |                           | 27.34 2005.75              |
|---------------------------------------|------------------------------------------------------------------------------|--------------------|------------------------------|--------------------------------|----------------|--------------------------|---------------------------|----------------------------|
| rind                                  | Rolls-Royce sharply ahe                                                      | ad, Cop            | bar of companies.            | mational Limited               | 1 1996, AL     | rights reserved.         | Figures in b              | works another              |
|                                       | The shares jumped 10%                                                        | to war             | unevallable for t            |                                |                |                          |                           | _                          |
|                                       | FTSE Actuaries Sh                                                            | are Inc            | tices                        |                                |                | T                        | he UK                     | Series                     |
| · · ·                                 | Precises is conjunction w                                                    | City tate F        | acuity and u                 | nations of A                   | Act, shes      |                          |                           |                            |
|                                       |                                                                              |                    | Day's                        |                                | Yest           | Div. Net                 | P/E Xd                    | adi. Total                 |
|                                       |                                                                              | Nov 25 c           | shga% Nov 22                 |                                | 20 ago         | yield% cover             | natio yt                  | d Return                   |
|                                       | FTSE 100<br>FTSE 250                                                         | 4054.6             | +0.9 40187<br>+0.3 4411.3    |                                |                |                          |                           | .64 1661.60<br>.93 1806.09 |
| ·. č                                  | FTSE 250 ex IT                                                               | 4461.6             | +0.2 4451.8                  | 4438.2 443                     | 9.5 3962.      | 8 3.64 1.52              | 22.54 174                 | 13 1826,30                 |
|                                       | FTSE 350<br>FTSE 360 Higher Yield                                            | 2012.2<br>1921.4   | +0.8 1997.1 +0.9 1903.9      |                                |                |                          |                           | .86 1714.87<br>58 1379.02  |
|                                       | FTSE 350 Lower Yield<br>FTSE SmallCap                                        | 2110.5 2166.17     |                              | 2075.0 207 2160.16 2159        |                |                          |                           | 27 1480,71 30 1905,16      |
| If you                                | FTSE SmallCap ex IT                                                          | 2166.36            | -un 2167.S1                  | 2163.82 2162                   | 26 1930.5      | 5 3.36 1.68              | 22,47 68.                 | 14 1820.14                 |
|                                       | FISE Al-Share                                                                | 1983.72<br>ustry S |                              | 1945.10 1948                   | ar 1/01./0     | 9 3.78 1.91              | 17.30 11.                 | 13 1716.24                 |
| were not                              |                                                                              |                    | Day's hge% Nov 22            | Nov 21 Nov                     | Yeer<br>20 200 | biv. Net<br>yield% cover |                           | adi. Total<br>d Return     |
| aware that<br>the Financial           | 10 MINERAL EXTRACTION(23)                                                    | 3907.06            |                              | 3833.01 3854                   | _              | _                        |                           | 73 1712.52                 |
| the Financial                         | 12 Extractive Industries(8)<br>15 Oil, Integrated(3)                         | 4212,70 4039.05    |                              | 4142.21 4082. 3968.29 4007.    |                |                          |                           | .00 1255.59                |
| Times offers this                     | 16 OI Exploration & Prod(14)                                                 | 2919.37            |                              | 2616.01 2820.                  |                |                          |                           | 93 1769.51                 |
|                                       | 20 GEN INDUSTRIALS(275)<br>21 Suiking & Construction(34)                     | 1961.92<br>1165.65 |                              | 1973.70 1673.                  |                |                          |                           | 14 1111.74                 |
| service, we are                       | 22 Building Mattis & Merchs(29)                                              | 1824.66            | -0.5 1835.04                 | 1614.66 1814.                  | 02 1767.61     | 4.24 1.40                | 21.09 75.                 | 00 941.54                  |
| pleased to tell you that              | 23 Chemicals(25)<br>34 Diversified industrials(19)                           | 2374.58 1406,29    |                              | 2368.29 2370. 1393.31 1395.    |                |                          |                           | 47 1150.60<br>05 811.14    |
| we do - and at the same               | 25 Electronic & Elect Equip(36)<br>26 Engineering(71)                        | 2280.25<br>2603.11 |                              | 2251.12 2245.<br>2569.29 2565. |                |                          |                           | 25 1202.59<br>85 1008.52   |
|                                       | 27 Engineering, Vahiclee(14)                                                 | 3200.08 2507,16    | +1.5 3153.16                 | 3128.48 6112                   | 37 2532 78     | 3 3.37 1.72              | 21.58 103                 | 02 1689.08                 |
| competitive prices as in              | 28 Paper, Poly & Printing(28)<br>29 Textiles & Apparel(19)                   | 1098,51            |                              | 1104.49 1108.                  |                |                          |                           | 81 1066.72<br>36 691.68    |
| 1994. As a client of the              | 30 CONSUMER GOODS(82)<br>32 Alcoholic Beverages(8)                           | 3787.63<br>2749.93 |                              | 3681.02 3690. 2700.42 2704.    |                |                          |                           | 77 1429.62                 |
| Business Research Centre, you         | 33 Food Producers(25)                                                        | 2654.63            | +0.9 2632.03                 | 2612.55 2813.                  | 01 2495.25     | 5 4.11 1.78              |                           | 70 1010.03<br>81 1224.00   |
| can specify the statistics, news      | 34 Household Goods(15)<br>36 Health Care(18)                                 | 2619.38 1976.78    |                              | 2598,14 2603.<br>1949,90 1943. |                |                          |                           | 20 1058.74<br>92 1213.82   |
|                                       | 37 Pharmaceuticals(14)<br>38 Tobecco(2)                                      | 5867.99<br>3853.37 |                              | 5657.96 5698.<br>3693,96 3660. |                |                          | 21.27 172                 | 15 2027.65                 |
| and analysis you want to receive,     | 40 SERVICES(253)                                                             | 2614,14            |                              | 2580,68 2581.                  | _              |                          |                           | 56 1383,33                 |
| meeting your deadlines –              | 41 Distributors(30)<br>42 Leisura & Hotels(25)                               | 2901.54<br>3219.34 |                              | 2928.27 2930.<br>3196.29 3186. |                |                          |                           | 70 1089.11                 |
| international information or          | 43 Media(45)<br>44 Retailers. Food(14)                                       | 4290.17 2068.49    | +0,4 4272,82                 | 4235.11 4241.<br>2053.46 2051. | 98 3580,45     | 2.14 2.11                | 27.64 83.                 | 50 1570.87                 |
| domestic data; one-off reports or a   | 45 Retailers, General(45)<br>47 Breweries, Pubs & Rest.(21)                  | 2128.54            | +1.1 2105.96                 | 2087.81 2089.                  | 05 1993.65     | 5 3.07 2.08              | 19.78 72                  | 78 1343.06                 |
|                                       | 48 Support Services(50)                                                      | 3217.83<br>2701.59 | +1.0 2675.09                 | 6163.07 3170.<br>2064.26 2069. | 26 1857.45     | 1.84 2.20                | 30.80 48.                 | 44 1563.36<br>57 1735.33   |
| monitoring programme.                 | 49 Transport(23)<br>60 UTILITIES(33)                                         | 2620.96            |                              | 2588.98 2586.<br>2428.94 2439. |                |                          |                           | 48 1118.50                 |
| If you have a current project,        | 62 Electricity(12)                                                           | 2695.00            | -0.4 2704.71                 | 2640.63 261S.                  | 09 2775.62     | 6.16 2.22                | 9.08 435                  | 24 1121.37<br>85 1462.94   |
| why not fax us details for a cost     | 64 Gas Distribution(2)<br>66 Telecommunications(8)                           | 1579.75 2086.78    |                              | 1493.35 1534.<br>1998.33 2013. |                |                          |                           | 71 884.39                  |
| estimate without obligation?          | 68 Water(11)                                                                 | 2288.67            |                              | 2272.58 2266.                  |                |                          | 277 106                   | 78 1301.38                 |
| cstimate whitout obligation:          | 69 NON-FINANCIALS(598)<br>70 FINANCIALS(104)                                 | 2074.60 3355.14    |                              | 2036.56 2040.<br>3257.31 3272  |                |                          |                           | 78 1511.88                 |
|                                       | 71 Banks, Retall(8)                                                          | 4798.10            | +1.5 4729.32                 | 4853.81 4678.                  | 41 4050.85     | 3.78 2.71                | 12.10 175                 | .67 1478.62<br>.98 1604.02 |
|                                       | 72 Banks, Merchant(6)<br>73 Insurance(21)                                    | 3756.16 1596.56    |                              | 3745.04 3747.<br>1554.34 1548. |                |                          |                           | .78 1210.81<br>56 1235.79  |
|                                       | 74 Life Assurance(7)<br>77 Other Financial(20)                               | 3938.10<br>2731.50 |                              | 3817,47 3783.<br>2694,49 2697. |                | 3.95 1.78                |                           | .01 1674.34                |
| - AFREE cost                          | 79 Property(42)                                                              | 1711.94            | +0.2 1708.89                 | 1695,21 1696.                  | 07 1389.53     | 3.75 1.27                |                           | 48 1590.88<br>81 1076.15   |
|                                       | 80 INVESTMENT TRUSTS(128)                                                    | S152.85            |                              | 3124.04 3136.                  |                |                          | 49.13 85.                 | 67 1114.08                 |
| estimate please fax                   | 89 FTSE Ali-Staire(896)<br>FTSE Fieldsing                                    | 1983.72<br>1221.10 |                              | 1946,10 1948,<br>1215,88 1215, |                |                          |                           | 13 1715.24                 |
| this form to                          | FTSE Fledging ex IT                                                          | 1235.78            |                              | 1229.98 1229,                  |                |                          |                           | 66 1295.91<br>54 1313.31   |
| Nick Aldrich om                       | # Nourty movements                                                           |                    |                              |                                |                |                          |                           |                            |
| 171 072 2040                          | Open 9.00                                                                    | 10.00              | 11.00 12                     | .00 12.00                      | 14.00          | 15.00 16.                | 10 High/da                | and any law                |
| +44 171 873 3069                      | FTSE 100 4030.7 4040.                                                        |                    |                              |                                | 4054.7         | 4051.8 404               |                           |                            |
| vizionational) or                     | FTSE 250 4417.5 4416.<br>FTSE 350 2002.4 2006.                               |                    |                              | 4.5 4425.4                     | 4425.7         | 4425.0 442               | 2.4 4426.1                | 4417.A                     |
| 0202 202 2060                         |                                                                              |                    |                              |                                |                | 2011.S 2010              | -                         | 2002.0                     |
|                                       | Time of FTSE 100 Day's high: 13:37 PM                                        |                    |                              | N 1995 High: 44                | 1/3.1 (21/30   | /96) Low: 3632.:         | (16/07/96) .              |                            |
| A A A A A A A A A A A A A A A A A A A | R FTSE 350 Industry                                                          | basket             | 6                            |                                |                |                          |                           |                            |
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| FINANCIAL TIMES                       | licence. † Sector P/E ratios greater t                                       | han 80 and         | inst covers are              | ater than 30 a                 | ne j           | 670                      |                           |                            |
| Information                           | not shown. ‡ Values are negative. A<br>SmallCap); NAME CHANGE Harmo          | NOMICNE (          | Group to Stoc                | ktings (79) & (<br>ktourne,    | FISE           |                          | 76 -                      | 三/三                        |
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Highs & Lows shown on a 52 week basis

### WORLD STOCK MARKETS

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### NEW YORK STOCK EXCHANGE PRICES

| 4 pm class November 25                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | NEW YORK STOCK E                                                                                                                                                                                                                                                      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| 97 <sup>1</sup> 2 69 AM81 18 2123 93 51 92 <sup>5</sup> 2 +1 <sup>3</sup><br>50 <sup>1</sup> 2 37 <sup>3</sup> 2 ASA 140 17 24 1891 38 <sup>1</sup> 4 607 <sup>3</sup> 4 37 <sup>1</sup> 2 - <sup>3</sup><br>57 <sup>1</sup> 4 38 <sup>1</sup> 2 A0051 0296 17 72417379 m574 55 <sup>3</sup> 5 57 +1 <sup>1</sup> 4<br>174 172 A00504 17 040 28 7 2448 154 15 151 <sub>8</sub> + <sup>3</sup>                                                                                                                                                                                                                                                                                                                                                                  | 474 32 Beckman bar 0.52 14 16 278 385 364 364 46 7 17 17 17 18 18 19 19 10 18 19 19 19 19 19 19 19 19 19 19 19 19 19                                                                                                                                                  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| 2014 1342 ABM tend 938 21 17 166 174 164 164 165 17<br>274 135 Acptromate 10 20 2014 2015 2015 165 14<br>60 374 ACE 10 0.56 1.0 14 564 565 33 364 14<br>101 94 94 ACM Certa 0.00 83 8 231 515 101 101 104 14<br>175 85 ACM Certa 0.00 0.57 7.0 242 75 74 74                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 454, 354, 86501 1.44 2.5 18 7620 404 40 4012 - 4 53, 405 COMMON 10 18 25 564 4254 41 18 254 + 19 (<br>413, 31 860 Az 844 1.120 229 304, 373, 364 + 7 2712 104 COM 473580 254 254 254 + 12 4<br>771, 373, 8640 Az 844 1.120 229 304, 373 354 + 4 7 2712 104 COM 18 20 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| 976 8-5 ACM Man 0.30 9.2 352 4976 63, 93, -4<br>1376 Յեր Acane Bact 0.32 4.4 55 72 74, 71, 74, -4<br>203, 133, Acane Mat. 14 86 234, 185, 201, -4<br>315, 775, Acanetta 0.61 26 15 10 505, 305, 285,                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | (65) 420-9 Bernard 1.38 a.113 /2119 (Prin, 15) 644 (4) L2 107 Construction Const 1 1 1 1 1 21 513 (51 - 12) 1 2<br>273 (2) Bernard A. 2027 14 (10 52 525) 255 - 14 (54, 504) (2018) 100 14 11 (22 513) (51 - 12) 1<br>2 - 3 - 3 Bernard B. 0.04 98 30 130 /2 13 13 - 1 134 (10 - 15) 14 (10 - 16 - 10) 12 - 17 (12 - 17) 14 - 17 (12 - 17) 14 - 17 (12 - 17) 14 - 17 (12 - 17) 14 - 17 (12 - 17) 14 - 17 (12 - 17) 14 - 17 (12 - 17) 14 - 17 (12 - 17) 14 - 17 (12 - 17) 14 - 17 (12 - 17) 14 - 17 (12 - 17) 14 - 17 (12 - 17) 14 - 17 (12 - 17) 14 - 17 (12 - 17) 14 - 17 (12 - 17) 14 - 17 (12 - 17) 14 - 17 (12 - 17) 14 - 17 (12 - 17) 14 - 17 (12 - 17) 14 - 17 (12 - 17) 14 - 17 (12 - 17) 14 - 17 (12 - 17) 14 - 17 (12 - 17) 14 - 17 (12 - 17) 14 - 17 (12 - 17) 14 - 17 (12 - 17) 14 - 17 (12 - 17) 14 - 17 (12 - 17) 14 - 17 (12 - 17) 14 - 17 (12 - 17) 14 - 17 (12 - 17) 14 - 17 (12 - 17) 14 - 17 (12 - 17) 14 - 17 (12 - 17) 14 - 17 (12 - 17) 14 - 17 (12 - 17) 14 - 17 (12 - 17) 14 - 17 (12 - 17) 14 - 17 (12 - 17) 14 - 17 (12 - 17) 14 - 17 (12 - 17) 14 - 17 (12 - 17) 14 - 17 (12 - 17) 14 - 17 (12 - 17) 14 - 17 (12 - 17) 14 - 17 (12 - 17) 14 - 17 (12 - 17) 14 - 17 (12 - 17) 14 - 17 (12 - 17) 14 - 17 (12 - 17) 14 - 17 (12 - 17) 14 - 17 (12 - 17) 14 - 17 (12 - 17) 14 - 17 (12 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<sup>1</sup> / <sub>2</sub><br>75 11 Garmany Fot 812 8.6 450 x13 <sup>2</sup> / <sub>5</sub> 13 <sup>3</sup> / <sub>5</sub> 15 <sup>3</sup> / <sub>5</sub> + <sup>1</sup> / <sub>2</sub><br>17 <sup>1</sup> / <sub>1</sub> 12 <sup>3</sup> / <sub>2</sub> Bathy Patr 0.12 0.8 17 37 15 15 15 <sup>4</sup> / <sub>5</sub> 15 <sup>2</sup> / <sub>5</sub><br>03 74 Gata Gate 17 35 8 7 <sup>3</sup> / <sub>7</sub> 7 <sub>2</sub> - <sup>1</sup> / <sub>2</sub>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            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| C4-24, 12 Adamps Eger ≵ 0.55 2.8 1 345 1857 122-39 22-39 22-39 44<br>21-39 17-39 Adamps Eger ≵ 0.55 2.8 1 345 1857 19-34 19-35 + 34<br>25-34 10-34 Adamps = 25 11854 25-4 24-34 24-34                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 2000 3000 80 misk 78 (33330 3300 33200) 164 94 0753 122170 124 124 124 125 44 1<br>1220 280 88 misk 0 40 10 18 1109 1100 1161 -7 254 195 0764 m 0.00 3.2 11 154 34 24 44 1<br>135 64 sempter 0.40 1.0 18 20 124 13 134 +1 351 254 57605 21 337 354 352 354 27 7       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| 114 8 <sup>1</sup> 2 Advest Crp 0.18 1.5 7 376 195 104 103 +4<br>265 94 Advest Crp 0.18 0.8 0 301 127 121 122 4<br>555 413 Augun 145 28 17 111 584 557 584 +4<br>54 312 Advin 145 28 17 100 412 43 45<br>721 575 Adva 0.80 1.1 912760 4721 714 724 +7                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 264 71-01-100 130 331 432 241 241 241 441 4                                                                                                                                                                                                                           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-4,<br>77, 23 Saturfu 0.44 0.7 10 621 457, 555, 157, 14                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 13%         5%         Lances & S         0.05         0.7         5         151         7%         7%         7%         7%         274         20         204 (14)         210         5.2         13.262         43         33 (16)         210         5.2         13.262         43         33 (16)         43         33 (16)         210         5.2         13.262         43         33 (16)         43         33 (16)         210         5.2         13.262         43         33 (16)         210         5.2         13.262         43         33 (16)         43         33 (16)         43         33 (16)         44         14%         14%         14%         14%         14%         14%         14%         14%         14%         14%         14%         14%         14%         14%         14%         14%         14%         14%         14%         14%      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| 44 284,415,75,72 0.40 8.6 10 1499 4279 42 423, +4<br>22 174,402,189 5 15 9219 213, 214, 214, 24<br>3379,214,880,000 0.85 2.6 50 7949 3379, 3279, 3379 +5<br>894,505,46194 0.10 1.5 19 1519 6651, 6651, 6659, +5<br>285,8154,440,000 Frt 0.30 14 16 443 213, 215, 215, 216, +4                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | (8 14)2 Stransform S (840 24114) 312 1644 764; 7576 4-8<br>44) 20% Starsform Ca 0.19 0.2 13 554 2443; 437 - 16<br>37 37 37 2<br>37 37 37 2<br>37 37 37 2<br>37 37 2<br>37 37 2<br>37 37 37 2<br>37 37 37 2<br>37 37 37 2<br>37 37 37 37 37 37 37 37 37 37 37 37 37 3  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| 2715 1542 Angastar. 41 2001 2015 39 264, +4<br>167, 1314 Alfanza 1.60 11.4 10 36 157, 154, 154, -54<br>335, 30 Artica. 72 8968 364, 255, 384, +4<br>335, 154 Abada Ar 0.20, 98 8 2008, 354, 255, 384, +4                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | B 84 Bioleckings 0.56 6.3 807 84 84 87 19 19 19 19 19 19 19 19 19 19 19 19 19                                                                                                                                                                                         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+49<br>127, 254, 2 Mart 1.00, 21, 23 7225 32 37/2 22                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     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| 23174 Manany 1040 0.40 1.18 14 51 224, 224, 224, 234 +4<br>244, 145, Abrani 0.28 15 9 536 101, 104, 104<br>50 224, MACANAS 0.36 0.7 2 257 484, 475, 484,<br>424, 225, MACANAS 0.36 0.7 2 257 484, 475, 484,<br>424, 225, MACANAS 0.36 0.8 18 310 405, 44 405, 44                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | City 279, Bound A.         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| 133, 10 Ampcollin: 0.19 87 11 2018 0135, 134 133, 44<br>275, 183, Anghohad 14 556 271, 214, 214, 44<br>244, 234, Samatha 0.12 4.2 9 1548 3 273, 273,<br>505, 345, Amandan 1.68 34 13 1847 500, 464, 50 +11,<br>643, 654, Samatha 30 0.4 57 1500 664, 50 +11,                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 142 99 Calumation 822 27 31 1162 12 114 117 4 4 8 65 554 556 556 556 556 556 556 557 150 22 5 516 22 5 516 22 5 516 22 5 516 22 5 516 22 5 516 22 5 516 22 5 516 22 5 516 22 5 516 22 5 516 22 5 516 22 5 516 22 5 516 22 5 516 22 5 516 22 5 516 22 5 516 22 5 516 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| 91 τ <sub>4</sub> 47 τ <sup>2</sup> Aon Cp 1.44 24 10 905 (61 δ) 61 61 (4 + τ/<br>37 δ <sub>4</sub> 24 τ <sub>4</sub> Apacha Cp 0.29 87 40 3261 637 δ <sub>1</sub> 37 τ <sub>2</sub> 37 δ <sub>4</sub> + τ <sub>4</sub><br>95 8 8 <sup>3</sup> Apacha Cp 0.29 87 40 3261 63 7 5 95 95 95 25 5<br>29 8 <sup>4</sup> Apach Marg 1 20 2058 28 τ <sub>2</sub> 27 5 27 5<br>37 τ <sub>2</sub> 25 3 Apach Marg 12 0.3 15 240 30 τ <sub>2</sub> 35 5 35 4 + τ <sub>4</sub><br>23 15 2 And On 0.20 0.9 2215735 22 5 27 5 37 24 24                                                                                                                                                                                                                                      | 3654         214         C200001126         1.28         1.56         3.65         3.64         3.64         4.42         3.4         2.21         2.17         2.21         2.21         2.21         2.21         2.21         2.21         2.21         2.21       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0.18 1,2 18 180 137, 137, 137, 137,<br>18 121, hannet 8. 1.55 4,4 21 465 424, 424, 437, 437, 147, 147,                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   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| 254, 144, Aduntsijoli 0.32, 22 1509 144, 0147, 144, 44<br>463, 344, Adunta 1,10, 24 15 258, 0054, 454, 664, 44<br>264, 201, Adult dat 8, 46 1.0, 25 40, 253, 243, 254, 45<br>1654, 114, Adult Adult 7, 004, 0.3 1006, 13, 124, 13<br>37, 24, Adult 14, 004, 0.3 1005, 10, 252, 25, 34, 354                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 183, 54 Contin 0.06 74 12 1394 0104 1812 104 44 474 674 674 684 10 11 20 400 19 20 40 19 20 40 19 19 20 40 19 19 20 40 19 19 20 40 19 19 20 40 19 19 20 40 19 19 20 40 19 19 20 40 19 19 20 40 19 19 20 40 19 19 20 40 19 19 20 40 19 19 20 40 19 19 20 40 19 19 20 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| 138 <sup>1</sup> / <sub>2</sub> 107 <sup>1</sup> / <sub>2</sub> Addies 550 4.0 13 31340130 <sup>1</sup> / <sub>2</sub> 138 <sup>1</sup> / <sub>2</sub> 138 <sup>5</sup> / <sub>2</sub> + 2 <sup>3</sup><br>2 <i>i i i k k c c</i> 508 <i>i s</i> 1 300 <i>i c i i i i i i i i i i</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 3512 301g Centery TI 0.36 1.1 15 2001 324 317 224 4 3<br>547g 22 Centery TI 0.36 1.1 15 2001 324 317 224 4 3<br>547g 22 Centery TI 0.36 1.1 15 2001 324 244 326 275 467g 456 457 256 276 276 276 276 276 276 276 276 276 27                                           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| – 165 –<br>«Չել 341չ 802 2.72 Տ.Տ. 27 2722 սոցել 48ել 49ել - 57<br>81չ Տեչ 824 առու 0.220 3.3 7 36 654 65ց 65-ց - 1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Big 44 Dinck Fell 0.507 105 33 270 471 44 44 -5 3 24 24 44 55 18 132 FT Dentin 2 0.55 0.5 79 145 145 147 -4 4 44 55 18 132 FT Dentin 2 0.55 0.5 79 145 145 147 -4 1                                                                                                   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| 20 <sup>1</sup> / <sub>8</sub> 16 <sup>1</sup> / <sub>8</sub> Balast Fant x 0.37 21144 175 17 <sup>1</sup> / <sub>8</sub> 17 <sup>1</sup> / <sub>8</sub> + <sup>1</sup> / <sub>7</sub><br>38 <sup>1</sup> / <sub>8</sub> 22 <sup>1</sup> / <sub>8</sub> Balast H 0.46 1.2 31 8007 30 <sup>1</sup> / <sub>2</sub> 30 30 <sup>1</sup> / <sub>8</sub> + <sup>1</sup> / <sub>7</sub><br>25 18 <sup>1</sup> / <sub>2</sub> Balgor Ex 0.40 1.7 19 266 23 <sup>1</sup> / <sub>2</sub> 23 <sup>1</sup> / <sub>8</sub> 23 <sup>1</sup> / <sub>8</sub><br>23 <sup>1</sup> / <sub>4</sub> 23 <sup>1</sup> / <sub>8</sub> Balgor 0.60 24 21 506 24 <sup>1</sup> / <sub>2</sub> 23 <sup>1</sup> / <sub>4</sub> 24 <sup>1</sup> / <sub>2</sub> + <sup>1</sup> / <sub>7</sub> | 35 254 Gruph 140 440 81505 346 344 347 448 9 34 947 448 9 34 947 149 0 34 97 15 84 14 10 120 14 522 54 54 54 19 34 97 15 84 14 10 120 14 522 54 54 54 113 764 64 180 120 11 17 3356 113 113 113 113 113 113 114 147 121 12 111 13 3356 113 113 113 113 114 147 121 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555 554 +2<br>212 14a Cantolai 0.5 17 6 356 2512 2515 44<br>212 14a Cantolai 0.5 17 6 356 2512 2515 44<br>212 14a Cantolai 0.5 15 603 15a 112 14a +4<br>214 201a Fedami 0.76 18 1825965 4014 251a 424 +4<br>214 201a Fedami 0.76 18 1825965 4014 251a 424 +4<br>215 145 2516 2516 251 2515 251 54 355 17 251 34 355<br>225 257 Fedami 0.00 13 15 6261 34 335 3574 +4<br>215 256 257 Fedami 0.00 120 120 251 56 17 213 37 3554 547<br>214 201a 257 257 850 m 2.00 201 34 225 23 + 4<br>215 257 257 850 m 2.00 201 120 251 251 251 251 251 251 251 251 251 251                                                                                                                                                                                                                                                                                                                                                                                                                                                                             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50, 474, 185, 154, 18, 45, 18, 18, 18, 18, 18, 18, 18, 18, 18, 18                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        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47,<br>102, 72, Jonath Exp 11 1.3 243 842 648, 825, 44,<br>10 74, Jap Ole 216 25 851 74, 67, 75, 44,<br>534, 464, JAP 1, 144 2,5 18 465 563, 674, 514, 42,<br>784, 257, JANON 1,72 23, 13 100, 784, 742, 744, 49<br>785, 257, JANON 1,72 23, 13 100, 784, 742, 744, 49                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   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| Bouch for it                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | [39-164:00m/m; 04016.55.207.554:254; 54; 44; 44; 11-2;647.008 B 2207.1542; 14-3; 14-3; 14<br>9957, c1/2, Create: 194, 33, 10, 2411.4257; 574; 594; -274; 494; 374; 6172: 1, 208, 4.2, 10, 9005; 44-3; 44, 44, 5; -4*<br>575, 455, Compton: 165, 34, 10, 276, 497; 43, 495; -15, 127, 1270; 11-25; 125, 65, 5, 20, 194; 194;                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    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| Reach for it.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 444, 1942 (2008) 20070 51 1779 207-3 24, 237-3 +-4, 94, 94, 94, 92, 92, 94, 94, 94, 94, 94, 94, 94, 94, 94, 94                                                                                                                                                        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| the computer system should be ours.<br>http://www.hp.com/go/computing                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 9912         916 CarP7200         7.58         3.8         7000         9512         9512         9512         9512         9512         9512         9512         9512         9512         9512         9512         9512         9512         9512         9512    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Standardin 21 114 5 195 173 185 184<br>s 93 Watanabati X 0.78 7.5 235 195 195 195                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | ACC Table         802 4552         37 <sup>1</sup> 2         36 <sup>1</sup> 4         36 <sup>2</sup> 7         36 <sup>3</sup> 4         36 <sup>2</sup> 7         36 <sup>3</sup> 4         36 <sup>3</sup> 7         1 <sup>2</sup> 8         28         28         28 <td>Day Sound 4 1848 21 11 21 +1</td> <td>Land Fern Q.18 29 108 1475 1917 1458 +5<br/>Lan Rech 319255 3478 3375 3374 -5<br/>Lan and Fern Q.12 16 935 45 4374 455 112</td> <td>Pathys         2         840         4/2         3/2         4         +1/2           Haptmand         0.10         0         346         18         17/2         17/2           Haptman         0.11         12.00 ±0.04         29/2         30/2         + 1/2           Haptman         0.11         20.01 ±0.01         20.02         - 1/2         - 1/2</td> | Day Sound 4 1848 21 11 21 +1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Land Fern Q.18 29 108 1475 1917 1458 +5<br>Lan Rech 319255 3478 3375 3374 -5<br>Lan and Fern Q.12 16 935 45 4374 455 112                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Pathys         2         840         4/2         3/2         4         +1/2           Haptmand         0.10         0         346         18         17/2         17/2           Haptman         0.11         12.00 ±0.04         29/2         30/2         + 1/2           Haptman         0.11         20.01 ±0.01         20.02         - 1/2         - 1/2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|                    | 194: 125: 500001046 0.02 0.2 248 134: 134: 134: 94<br>144: 11 Southermark 0.02 0.2 248 134: 14 144: -4; 1<br>203: 145: 500024 0.07 4.8 23 423 105: 15 195: -1, 15<br>16 15 500014 023 146 0.6 31 140; 160; 15 190                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 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- 44<br>18 1556 Watcher 1.08 7.9 6 45 1354 1342 2544 + 48<br>18 1244 Watcher 1.08 7.9 6 45 1354 1354                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Addes Bys         0.20         40         6321         40 <sup>14</sup> 38 <sup>2</sup> 38 <sup>1</sup> /2           Adv         Ingic         13         3097         115         11 <sup>1</sup> /2         115         +1           Adv         Polym         11         753         7 <sup>2</sup> /8         6 <sup>2</sup> /8         7         -1           Adv/icitize         098         312         292         5         5         5                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          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36 154 1412 1412 -14                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Lance         9         0.98723         238 at 8 <sup>2</sup> / <sub>2</sub> 18 <sup>1</sup> / <sub>2</sub> 10 <sup>1</sup> / <sub>2</sub> +1/ <sub>2</sub> Lampines         8         128         6         5 <sup>1</sup> / <sub>2</sub> 5 <sup>1</sup> / <sub>2</sub> -1/ <sub>2</sub> Lampines         8         128         6         5 <sup>1</sup> / <sub>2</sub> 5 <sup>1</sup> / <sub>2</sub> -1/ <sub>2</sub> Lampines         8         128         13 <sup>1</sup> / <sub>2</sub> 12 <sup>1</sup> / <sub>2</sub> 13 <sup>1</sup> / <sub>2</sub> -1/ <sub>2</sub> Lampines         0         450         13 <sup>1</sup> / <sub>2</sub> 12 <sup>1</sup> / <sub>2</sub> 13 <sup>1</sup> / <sub>2</sub> -1/ <sub>2</sub> | Remot-Rein         24 7804         23%         22%         22%         -1           Receive         13         337         15 <sup>1</sup> / <sub>2</sub> 14 <sup>1</sup> / <sub>2</sub> 15         -1           Receive         13         337         15 <sup>1</sup> / <sub>2</sub> 14 <sup>1</sup> / <sub>2</sub> 15         -1           Receive         135         226         1         1         1         4         -1           Reveloping         105         2         256         1         1         1         4         -1           Reveloping         135         5004         34 <sup>1</sup> / <sub>2</sub> 33 <sup>3</sup> / <sub>4</sub> +4         -1                                                                                                                                                                                                                                                                                                                                                                                                                        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|                    | 7879 3842 State 37 0808 775, 755, 7844, -15, 084<br>41 3075 Saugus 0.61 1.5 27 4447 unt 4074, 4075, -1, 585<br>26 1779 Saugus 150 1.20 5.0 57 1612 247, 287, 284, -1, 329<br>444, 22 Sauda Nr. Uld 1.5 37 287, 4214, 402, 4214, -1, 34                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  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              | Latites 5 2210519 441, 43 431, -, -                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Reserved         18         506         18%         17%         18%         2         3%         3%         3%         3%         3%         3%         3%         3%         3%         3%         3%         3%         3%         3%         3%         3%         3%         3%  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|                    | 205 17 Sadastiš 124 61 14 309 204 20 204 + 1 55<br>13 117 Sadastiš 124 62 40 122 127 123 + 1 55                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   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19 543 164, 157, 10<br>Alam Org x 0.52 13 7100 384, 384, 384,                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            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3235 524, 317, 521e -1e                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  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1400 1932 10. 1932 -3<br>Rose Str 0.28 17 2956 150 473 493 493 +13                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       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|                    | S2Ps         20 Supple         0.50         1.0         S1         S1         S1         S1           314, 124/2         Sim Cit         0.24         0.6         20         702         201/2         24/2         40/4           25%, 18/2         Sim Mutr         0.66         2.7         15         454         20         25%         25%         25%         25%         25%         25%         25%         25%         25%         25%         25%         25%         25%         25%         25%         25%         25%         25%         25%         25%         25%         25%         25%         25%         25%         25%         25%         25%         25%         25%         25%         25%         25%         25%         25%         25%         25%         25%         25%         25%         25%         25%         25%         25%         25%         25%         25%         25%         25%         25%         25%         25%         25%         25%         25%      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Tuni tuni 0.00 24 10 1725 4554 4452 654 445<br>1844 Tuning tuni 0.00 24 12 104 1055 1954 1954 454<br>2142 3602 205 2054 73 3682 225 225 235 45                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | - W -                                                                                                    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5 <sup>6</sup> 3<br>RPN Inc. 0.52 19 2000 u18 <sup>1</sup> 8 1753 17 <sup>7</sup> 2 + <sup>3</sup> 3<br>Rem Fauly 10.2156 7 <sup>3</sup> 8 7 7 <sup>4</sup> 4 + <sup>4</sup> 4                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           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|                    | 15% 16% Shawing x 0.30 26 30 4252 11% 71% 11%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     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2 WWL Hottin 1.97 1.9 12 205 24 <sup>1</sup> 2 25 <sup>1</sup> 3 25 <sup>1</sup> 3<br>147 <sup>2</sup> 3 Wathan he 11 1122 125 <sup>1</sup> 2 25 <sup>1</sup> 3 25 <sup>2</sup> 3 25 <sup>2</sup> 3 4 <sup>1</sup> 3<br>23 <sup>2</sup> 3 Wathan L 158 277 8 3380 425 <sup>2</sup> 5 25 <sup>1</sup> 2 59 4 <sup>1</sup> 4                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Northin C 0.22 5 315 314 3 34,<br>Allan Botal 0.05 24 1344 4 3월2 3월 - 18<br>Allan Botal 0.05 24 1344 4 3월2 3월 - 18<br>Allan Botang 2013 at 10 724 60 18 70 18 11<br>Audition 18 70 18 11 1228 51 18 50 2 50 78 58                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           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<sup>3</sup> 8 6 <sup>1</sup> 5 6 <sup>1</sup> 2 - <sup>3</sup> 8<br>EC17st 0.2015 13982 20 <sup>3</sup> 2 13 <sup>4</sup> 8 13 <sup>5</sup> 885<br>Englement 13.65704 8 <sup>3</sup> 2 8 6 <sup>1</sup> 2 - <sup>5</sup> 8                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | LandSarStrk 22177050 31 25/4 30 <sup>1</sup> 2 +1 <sup>1</sup> 2<br>Lane Star 10. 513 18 <sup>1</sup> 6 17 <sup>2</sup> 9 17 <sup>2</sup> 9 +4<br>L1X Cp 61 9574 613 6 6 <sup>1</sup> 8 .1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | - <b>5</b> -<br>Šanieco 1.10 10.3530 39 <sup>1</sup> 4 36 26 4 + 12                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             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|                    | 1012 70% Sharff 3.46 3.4 20 478 5714 100 1003 -1 s<br>5719 38 Sharffe x 0.70 1.2 12 614 555 547 557 -1 2<br>137 75 Sharffe x 0.70 1.2 12 614 555 547 557 -1 2<br>137 75 Sharffe x 0.70 1.2 12 614 557 547 557 -1 2<br>3512 175 Sharffe x 0.10 0.8 61 343 114 18 18 -1 2<br>2814 2215 Sharf Pac 1.18 4.1 12 250 4595 285 14 -1 4<br>346 -0 35 250 450 - 1 -1 -1 -1 -1 -1 -1 -1 -1 -1 -1 -1 -1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      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<sup>3</sup> 2<br>2 <sup>3</sup> 2 Makacco 0.14 4.0 81200 3 <sup>5</sup> 2 3 <sup>4</sup> 4 3 <sup>5</sup> 2 - <sup>1</sup> 4<br>2 <sup>3</sup> 2 Makaco 0.48 1.1 2811444 4 <sup>2</sup> 2 41 <sup>2</sup> 4 42 <sup>4</sup> 4<br>2 <sup>3</sup> 4 Makacol 0.48 1.1 2811444 4 <sup>2</sup> 2 41 <sup>2</sup> 4 42 <sup>4</sup> 4<br>2 <sup>3</sup> 4 Makacol 0.48 1.5 20 968 0.44 <sup>2</sup> 4 34 34 <sup>4</sup> 4 - <sup>1</sup> 4                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Am/Diltoy         0.10         2         427         91-2         0.         92-7           Am Manag         41         4788 c3657         35         3557         +1           Am Solume         0.12         12         3004         6.2         8         633         +2           Am Frame         100         231         97         9-2         97         +3                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              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                                                                                                                                                                                                                                                   | LVMAR 0.64 20 55 50% 60 50% +Å                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Salkidith 41 2100 39 <sup>1</sup> 4 39 <sup>1</sup> 4 38 <sup>1</sup> 4 4<br>Sandarson 0.20266 313 019 <sup>1</sup> 5 19 16<br>Schlaubguk 0.38 21 963 24 <sup>1</sup> 2 23 <sup>1</sup> 4 24 <sup>1</sup> 2 + <sup>1</sup> 2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    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| *-g.               | 30°2 20 Seguetora LLA 2,24 to 1735 600°2 23°5 30°2 4°5 4<br>30°5 17°4 Selectora 105 7458 204 1°42 205 4°5<br>27°5 24°4 Second tot 1.97 7.2 29 1375 27°5 27°4 27°5 4°4<br>9°4 7°5 Sector 2015 5 1°27 9°5 9°4 9°4 4°5<br>4°4 25°2 50°20 1°15 5 1°10 1° 3°7 3°2 7°2 7°4<br>4°4 2°5 20°20 1°15 5 1°10 1° 3°7 3°2 7°2 7°4                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              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<sup>3</sup><br>5 <sup>3</sup> 8 Τασάδαφ 38 451 7 <sup>3</sup> 9 5 <sup>2</sup> 3 7 + <sup>3</sup> 4 30 <sup>1</sup> 4                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 10% Washint 0.21 0.0 2020077 25% 25% 25%<br>44% Washing 1.36 1.9 28 76% 72 40% 72 41%<br>18% Washing 1.31 10 51 10 742 19% 19 10 -1<br>10% Washing 1.14 4.5 12 907 455 24% 24% 4%<br>1.5% Washing 1.00 3.9 40 181 28 27% 20 -4                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Austrika: 0.68 20 4348 25 <sup>1</sup> , 20 <sup>1</sup> , 29 <sup>1</sup> ,<br>Austrika: 0.68 20 4348 25 <sup>1</sup> , 20 <sup>1</sup> , 29 <sup>1</sup> ,<br>Austrika: 2.80 9 11 075 <sup>1</sup> , 276 <sup>1</sup> , 275 <sup>1</sup> ,<br>Austrika: 2.80 9 11 075 <sup>1</sup> , 276 <sup>1</sup> , 275 <sup>1</sup> , 2<br>Austrika: 2.80 9 2013271 25 <sup>1</sup> , 25 <sup>1</sup> , 25 <sup>1</sup> , 24 - <sup>1</sup> ,                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            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|                    | 287-21954 Souther 0.00 223 (4 Stat 2714, 20 2964, -114, 104<br>1115, 65 84 Lands 0.08 0.01 22 20 75, 75 75, 7516 10<br>413-21955 Souther 31 126 20415, 3555, 413, 413, 413<br>655 455 350 2040 3 150 24 31 7570 9655, 455, 455, -15, 407<br>21 211 Souther 54 000 27 2 3 and and are 2 and -1 3 375                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               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Lind         E.3         24         95         6         B*2         \$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 22764, Wanares 4.00 1.5 18 50.0514, 34254, 3514, 4274<br>5 22 Wangan ADR 900 418 54 35 55 9 -14<br>17 Wanking 9.48 1.5 9 1310 27 254, 254<br>12 Wannama Ind 0.06 2.1 2 37 4 55<br>12 Wannama Ind 0.06 2.1 2 37 4 55                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Am         Trans         17.2825         scale         3.4%         +3.8           Amgeninc         2776575         scale         scale         scale         scale           Amgeninc         2776575         scale         scale         scale         scale         scale           Amgeninc         2776575         scale         scale <td< td=""><td>Equaty 0 - 0.10. 61 911 3<sup>1</sup>5 223 3.2 +1<br/>EFID Wanter 0 33 2<sup>1</sup>4 2.4 2.4<br/>Encard 0.22 3510585 31<sup>1</sup>5 30<sup>1</sup>4 31<sup>1</sup>4 +1</td><td>Managar 10 4607 9 8-12 8-12<br/>Managara 64p x0.88 13 43 2912 2912 2912 2912 412<br/>Managara 0.21 37 213 2259 2159 22 -18<br/>Managara 0.p 5 581 1178 1178 1178 1178 +2</td><td>Seminard x 120 37 12 35<sup>1</sup>2 34<sup>7</sup>2 34<sup>7</sup>2 -<sup>1</sup>2<br/>SR Cp 0.24 18 528 22 21<sup>1</sup>2 22 +<sup>1</sup>2<br/>Sebets 8 0.36 7 36 2<sup>1</sup>/<sub>1</sub> 2<sup>4</sup>/<sub>2</sub> 2<sup>4</sup>/<sub>8</sub><br/>Sebets 8 112 6 142 34 33<sup>1</sup>2 33<sup>1</sup>2 -<sup>1</sup>/<sub>2</sub></td></td<>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Equaty 0 - 0.10. 61 911 3 <sup>1</sup> 5 223 3.2 +1<br>EFID Wanter 0 33 2 <sup>1</sup> 4 2.4 2.4<br>Encard 0.22 3510585 31 <sup>1</sup> 5 30 <sup>1</sup> 4 31 <sup>1</sup> 4 +1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Managar 10 4607 9 8-12 8-12<br>Managara 64p x0.88 13 43 2912 2912 2912 2912 412<br>Managara 0.21 37 213 2259 2159 22 -18<br>Managara 0.p 5 581 1178 1178 1178 1178 +2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Seminard x 120 37 12 35 <sup>1</sup> 2 34 <sup>7</sup> 2 34 <sup>7</sup> 2 - <sup>1</sup> 2<br>SR Cp 0.24 18 528 22 21 <sup>1</sup> 2 22 + <sup>1</sup> 2<br>Sebets 8 0.36 7 36 2 <sup>1</sup> / <sub>1</sub> 2 <sup>4</sup> / <sub>2</sub> 2 <sup>4</sup> / <sub>8</sub><br>Sebets 8 112 6 142 34 33 <sup>1</sup> 2 33 <sup>1</sup> 2 - <sup>1</sup> / <sub>2</sub>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| -                  | 507, 25 Solecima 26 501 4567, 50 507, 4 375<br>507, 317, Sonet 1.00 2.0 32 5225 537, 534, 534, 534, 24, 20                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        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4<br>3 <sup>4</sup> 4 Mahagamin 2.48 10.2 19 224 59 <sup>4</sup> 4 35 <sup>3</sup> 9 39 <sup>3</sup> 4 + <sup>1</sup> 9<br>2 Webber 54 0.05 204 3 532 2 <sup>3</sup> 6 2 <sup>5</sup> 2 2 <sup>5</sup> 9 - <sup>1</sup> 2<br>2 <sup>7</sup> 4 Webber 54 0.05 2.7 17 98 36 <sup>3</sup> 9 33 <sup>3</sup> 5 36 <sup>3</sup> 9 + <sup>3</sup> 9                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Amagania 0.36 30 369 a28 27 27 <sup>1</sup> 2 - <sup>1</sup> 9<br>Ananyomika 0.75 6 96 6 <sup>1</sup> 9 8 <sup>2</sup> 9 8 <sup>3</sup> 9 8 <sup>4</sup> 9<br>Ananyomika 0.75 6 96 6 <sup>1</sup> 9 8 <sup>2</sup> 9 8 <sup>3</sup> 9 8 <sup>4</sup> 9<br>Ananyomika 99 2276 58 86 <sup>1</sup> 2 57 <sup>2</sup> 9 - <sup>2</sup> 0<br>Apogene En 0.34 28 1827 u45 <sup>1</sup> 9 44 <sup>1</sup> 2 44 <sup>2</sup> 2 - <sup>2</sup> 2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             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13 4 -4                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  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24 2/3 2/3 - 4<br>Serv Tech 1 227 23g 24 2/3 + 1<br>Servance 0.22 18 116 184 x154 184                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    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| , t                | 965 573 500 0.40 0.6 34 238 642 643 642 1 784<br>18 12 2 500000 0.2 1.8 25 610 774 175 775 43<br>19 12 2 50000 0.0 1 20 1.8 25 610 774 175 775 43<br>11 12<br>457 357 50000 0.0 1 20 0.4 21 81 424 414 424 42<br>41 25 5000 0.0 1 20 0.4 100 20 30 30 10<br>193                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   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1479 1874 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1474 1479 1479 | Applit Net 11122857 40 363 375 1<br>AppleC 0.46 6 7031 2552 25 25 -k<br>Appletoes 0.06 20 1890 30 295 295 +k                     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14;<br>Ezcarplana 25 189 73; 73; 73;                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Manne 58 2353 544, 5242 544, +12<br>Manna Ht 851 54, 8 54, +2<br>Manna Int 2317841 434, 407, 434, +24,                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Starting 0.84 27 5489 50% 47% 50% +2%<br>Shitching 13 977 9% 859 9% +3<br>Shorewood 10 232 10 18% 18%<br>Showood 9 32 3602 18% 15% 16% +3%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 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|                    | 31/2 16 Statem z 0.40 1.3 0 1131 181/2 30/2 31 + 3 47/3<br>23/3 13/4 Schattr x 1.24 55 12 71 22/3 22/3 23/4 95<br>37 25/4 Statem 1.06 29 14 1801 127 35/3 38/4 + 1<br>25/5 21/4 Statem 1.06 29 14 1801 127 35/3 38/4 + 1<br>25/5 21/4 Statem 1.26 57 13 9615 22/5 22/4 29/4 .5 80/4                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 40 <sup>2</sup> g Within 22 500 g/70 <sup>4</sup> g 40 <sup>4</sup> g 10 + <sup>4</sup> g<br>10 <sup>3</sup> g Withink 20 0%15 54 <sup>4</sup> g 52 <sup>4</sup> g 53 <sup>1</sup> g - <sup>4</sup> g<br>11 <sup>3</sup> g Withinki 0.20 1.2 4165 g/7 <sup>3</sup> g 17 17 <sup>3</sup> g<br>28 Wathinki 2.20 8.40 11 3066 51 <sup>5</sup> g 31 31 <sup>3</sup> g + <sup>4</sup> g                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Antor Dr 0.28 23 1968 2014 2014 2018 2014 2018 -14<br>Antor Dr 0.28 23 1968 2014 2014 2018 -14<br>Antor Dr 0.24 12 311 95 93 93 93 93<br>Antor Dr 0.24 12 311 95 93 93 93 93<br>Antor Dr 0.24 12 311 95 93 93 93 93<br>Antor Dr 0.28 23 1968 2014 2014 2014 2014 2014 2014 2014 2014                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               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                                                                                                                                                                                                                                               | McSanto 0. 056 15 20 20 254, 254, 4<br>McCrm40W 056 41 4339 235, 235, 235, 45<br>Medex inc. 016 75 691 6235, 234, 234,<br>Medex inc. 016 75 691 6235, 234, 234,<br>Medex inc. 0.18 75 691 6235, 254, 234,                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Signal 0.50 21 527 62% 624, 624, -12<br>Signalos 40 1192 84, 7% 8 -1,<br>Sicolve 0.06 13 702 284 274, 20 +4                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  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|                    | 45% 35% 35% 35% 10 1.75 43 14 378 40% 40 40% 40 40% 44 28%<br>33% 25% 35% 10 14 0.2 17 703 20 25 25% 44 36%<br>19% 14% 5045% 10 12 4.2 25 480 110% 10% 10% 10%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 2 <sup>1</sup> 2 Wanka Cani 0.32 12.2 1 181 24, 27, 25, -4, 20 <sup>1</sup> 2 Wanka 1.20 4.3 14 100 30 <sup>1</sup> 3 29 <sup>2</sup> , 30 -4, 25 <sup>2</sup> 5 Wanka 0.38 3.1 13 1962 29 <sup>2</sup> 4 29 <sup>2</sup> 4 29 <sup>2</sup> 5 20 <sup>2</sup> 2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Armor Al 10.54 42 374 17 <sup>1</sup> 2 18 <sup>3</sup> 4 17 <sup>3</sup> 2 + <sup>1</sup> 2<br>Armold in 10.44 10 254 16 <sup>3</sup> 4 10 16 <sup>3</sup> 4<br>Armor 42436 6 <sup>3</sup> 5 5 <sup>1</sup> 2 8 <sup>3</sup> 4 + <sup>3</sup> 9<br>Anguet 37 2408 51 <sup>1</sup> 2 48 <sup>3</sup> 2 50 <sup>5</sup> 4 + <sup>3</sup> 8                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          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Int 56 6205 36% 36% 38% +%<br>FiltPInt 104 23 2900 172% 69 72% +3%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Mandar Cp 0.10 20 2401 25 <sup>4</sup> 4 26 <sup>2</sup> 6 27 <sup>7</sup> 6 + <sup>7</sup> 8<br>Menirii 0.24 16 4051 5 <sup>1</sup> 8 0.90 5 <sup>1</sup> 8 + <sup>3</sup> 8<br>Menzantii 1.04 13 276 31 <sup>1</sup> 2 31 <sup>2</sup> 4 31 <sup>2</sup> 2 + <sup>3</sup> 8                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Sanganan (140 12 1340 10 <sup>1</sup> 8 978 10 <sup>1</sup> 8 +1<br>SouthTech 1 709 1 <sup>3</sup> 8 78 1 <sup>1</sup> 8 +1<br>SauthTech 25 423 34 <sup>1</sup> 2 33 <sup>1</sup> 2 34 <sup>2</sup> 8 +78                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               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|                    | 50 2 38 2 Spring 1.32 2.5 6 107 467 457 457 463 +1 7                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              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27, 2000mini 28 12 405, 404, 405, -3,                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | AST Flancis 0 2318 4 <sup>1</sup> 4 4 <sup>1</sup> 4 4 <sup>1</sup> 4 4 <sup>1</sup> 4<br>Nationaron 18 14 10 <sup>1</sup> 4 10 <sup>1</sup> 4 10 <sup>1</sup> 4 1 <sup>1</sup> 4<br>Ad SEAIr 0.20 15 2961 24 <sup>1</sup> 9 23 <sup>1</sup> 4 24 + <sup>2</sup> 9<br>Admet 1753680 33 <sup>1</sup> 4 33 + <sup>1</sup> 4                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                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11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2         11/2 |
|                    | 45-2 34-2 30004 L00 2.4 14 8245 41-2 40-4 41-2 +1-2 22-2<br>32-3 13-5 574 A 40 1.2 1555 380 51-5 30-5 31-2 +3-1 22-2<br>14-3 73-5 380 Loom 0.40 3.0 0 0.13-2 13-2 13-2 13-2 13-2 13-2 13-2 13-2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   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2.7 2012844 355 555 57 +42<br>54 Witchie 2.026 0.9 0.85 55 and 55                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Aurasiya 57408 2,6 2,7 2,7 2,6 -5<br>Anntak 0,24 2712547 28 26 <sup>1</sup> 2 27 <sup>3</sup> 5 +1 <sup>1</sup> 4<br>Automio 2 11 2,13 2,13 2,13 -16                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       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+3<br>Fistomit 1.10 22 283 u35 2 34 2 35 +3                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              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        40 <sup>1</sup> 4         38 <sup>1</sup> 2         40         +7           St. Preside:         0.48         22         805         26 <sup>1</sup> 4         28 <sup>3</sup> 5         28 <sup>1</sup> 2         -14           Staples         3422083         20 <sup>1</sup> 4         18 <sup>7</sup> 2         20 <sup>1</sup> 8         -12           Startucks         86         3888         36 <sup>3</sup> 8         35 <sup>1</sup> 4         36                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    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|                    | 7% 5% Summarit 0.12 2.3 6 788 5% 5% 5% 5% 5%<br>20% 16% Summarit 0.12 2.3 16 788 20 22% 23 4%<br>32% 25% Summarit 0.05 2.4 14 00 31% 35% 37% 4%<br>32% 25% Summarit 1.12 4.1 12 120 28 27% 27% 4%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 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<sup>3</sup> / <sub>1</sub><br>23 <sup>1</sup> / <sub>2</sub> Wilc Adr 0.08 2.7 22 64 25 <sup>1</sup> / <sub>2</sub> 25 <sup>1</sup> / <sub>4</sub> 25 <sup>1</sup> / <sub>4</sub><br>21 <sup>1</sup> / <sub>3</sub> Wilco Adv 0.08 2.7 22 64 25 <sup>1</sup> / <sub>2</sub> 25 <sup>1</sup> / <sub>4</sub> 25 <sup>1</sup> / <sub>4</sub><br>21 <sup>3</sup> / <sub>3</sub> Wilco Adv 0.08 2.7 22 6 <sup>1</sup> / <sub>2</sub> 25 <sup>1</sup> / <sub>4</sub> 25 <sup>1</sup> / <sub>4</sub> 20 + <sup>2</sup> / <sub>2</sub>                                                                                                                                                                                                                                                                                                                                                                             | 8 E1 8 0.08 40 717 11 <sup>1</sup> 2 19 <sup>2</sup> 8 10 <sup>2</sup> 8<br>Balar J 0.08 18 1460 B <sup>1</sup> 4 8 8 8 <sup>1</sup> / <sub>2</sub> + <sup>2</sup> / <sub>2</sub><br>Bidar J 0.06 12 2 18 18 18                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  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                                                                                                                                                                                                                                                 | Mid Agr M 21 109 10 <sup>5</sup> x 10 <sup>8</sup> y 10 <sup>3</sup> 4<br>MidwGmin 0.50110 6 16 <sup>1</sup> 2 15 <sup>3</sup> x 16 <sup>1</sup> 2 + <sup>3</sup> x<br>Miller H 0.52 25 400 47 <sup>3</sup> 9 45 <sup>5</sup> 5 46 <sup>7</sup> 5 + <sup>1</sup> 4                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Stransbr(1)         1.10         3         68         16 <sup>2</sup> / <sub>8</sub> 18 <sup>3</sup> / <sub>4</sub> 16 <sup>2</sup> / <sub>8</sub> +1 <sub>g</sub> Strainingic         0.1100         1,%         1,%         1,%         1,%           Shucsilby         498         3457         20 <sup>3</sup> / <sub>8</sub> 10 <sup>3</sup> / <sub>8</sub> 19 <sup>1</sup> / <sub>8</sub> +3 <sup>3</sup>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            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|                    | 142 104 Shripporp 0.31 21 13 405 1142 144 142 44 142 4<br>45 251 25 Shribon 44 3067 324 313 45 2 44 95<br>104 105 554 554 8 108 135 123 124 32 45 55<br>134 134 Shrippon 4 1557 124 324 322 45 132                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                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3059 - 4 3438                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 17% Winhi Wide 0.10.0.4 24 23% 23% 23%<br>4% Winhi Wide 0.10.0.4 24 23% 23% 23%<br>4% Winhi Wide 0.10.0.4 24 23% 23% 23%<br>29% Winhi Wide 0.10.0.4 24 23% 23% 23%<br>29% Winhi Wide 0.10.0.4 24 23% 23% 23%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | BellyTF         2406         512         512         512         142           Banclet         15         2019         20         20           Banclet         15         2019         1912         1914         -1x           Banclett         100         11         220         u38         37         3814         +1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           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<sup>1</sup> / <sub>2</sub> 13 <sup>1</sup> / <sub>8</sub> -1 <sub>4</sub> Subleand         0.00         36426 <sup>1</sup> / <sub>2</sub> 24 <sup>3</sup> / <sub>4</sub> 24 <sup>3</sup> / <sub>4</sub> Substant         7         311.8         5         4 <sup>5</sup> / <sub>9</sub> 4 <sup>1</sup> / <sub>2</sub> -2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|                    | 374 225 Standauted 0.00 1.3 17 08 325 224 -4 942 1775 124 Standauted 0.00 1.3 17 08 325 224 -4 942 1775 124 Stand Cant 4 0.00 3.8 7 2006 165 154 16 +4 1775 152 22 Strate 50 927 404 405 405 405 55 55 35 34 215 255 445 55 445 15 55 445 155 14 445 155 445 155 14 445 155 14 445 155 14 445 155 14 445 155 14 445 155 14 445 155 14 445 155 14 445 155 14 445 155 14 445 155 14 445 155 14 445 155 14 445 155 14 445 155 14 445 155 14 445 155 14 445 155 14 445 155 14 445 155 14 445 155 14 445 155 14 445 155 14 445 155 14 445 155 14 445 155 14 445 155 14 445 155 14 445 155 14 445 155 14 445 155 14 445 155 14 445 155 14 445 155 14 445 155 14 445 155 14 445 155 14 445 155 14 445 155 14 445 155 14 455 155 1                                                                                                                                                                                                                                                                                        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<sup>1</sup> 2 - <sup>1</sup> 2<br>Banast F x 0.80 13 241 23 <sup>1</sup> g 22 <sup>1</sup> 2 22 <sup>2</sup> g + <sup>1</sup> g<br>Bany Wew 0.60538 422 41 <sup>1</sup> 2 40 <sup>1</sup> 4 41 <sup>1</sup> 2 +1 <sup>1</sup> g                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         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<sup>1</sup> 8<br>Sun Mic 2326/96 56 <sup>3</sup> 8 56 <sup>5</sup> 8 57 <sup>3</sup> 8 4 <sup>1</sup> 8<br>Sun Mic 12326/96 56 <sup>3</sup> 8 56 <sup>5</sup> 8 57 <sup>3</sup> 8 4 <sup>1</sup> 8<br>Sun Mic 12 11 11.21 -1.30                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         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|                    | 27 134 Shum Ager 0.80 4.4 12 731 184 165 18 +15 56 447 325 Summitten 1.44 32 16 1413 6447 434 444 +7 68 59 39 Summitten 1.44 32 16 1413 6447 434 444 +7 68 59 39 Summitten 0.16 23 192 421 421 425 55 55 447 441 59 59 59 59 59 59 59 59 59 59 59 59 59                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           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173, 173, -3<br>Symanie: 10 7532 145, 133, 14 -3<br>Symanie: 10 9532 145, 133, 14 -3<br>Symanie: 10 9532 145, 143, 154, -12                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              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|                    | 42 324 Substr 0.85 22 18 2493 394 395 544 39<br>114 103 Substraft 1.01 05 20 137 105 103 103 20 2 12<br>51 32 Substraft 1.02 20 10 1797 m51 4842 504 +14 9<br>23 22 24 24 24 24 10 129 10 1797 m51 4842 504 +14 9<br>26 27 22 24 24 24 10 12 445 28 22 25 25 25 4 1 9<br>25 25 25 25 25 25 25 25 25 25 25 25 25 2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 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620 525, 525, 525, +1,<br>3 Zamania 0.14 3.9 10 238 33, 35, 35,                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | BandaryWifi 0.52 14 750 52 <sup>1</sup> 2 52 52 <sup>1</sup> 4 + <sup>1</sup> 5<br>1944 Gap x 0.12 15 36 17 <sup>1</sup> 2 17 17 <sup>1</sup> 4 - <sup>2</sup> 4<br>19 Jac 21 177 7 6 <sup>2</sup> 4 7<br>19 g B 0.20170 139 17 <sup>1</sup> 5 17 17                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      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Ja<br>SynemicSoft (L11) 18 2535 1334, 1336, 1334 + J.<br>SynemicSon 24 1058 18 14 <sup>1</sup> 2 1534 + <sup>1</sup> 4                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   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|                    | 223, 203 vanual her 0.35 1.8 211 214 214 214 214 1.4 25<br>43 313 Symmet Carp 0.20 24 11 2100 82 25 85 45 46 4 46 4 46 4 46 4 46 4 46 4 46                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        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<sup>3</sup> / <sub>8</sub> 23 <sup>3</sup> / <sub>9</sub> 23 <sup>3</sup> / <sub>8</sub> - <sup>3</sup> / <sub>7</sub> 7 <sup>3</sup> / <sub>4</sub><br>10 <sup>3</sup> / <sub>2</sub> Unitationary 0.03 0.1 34 6437 45 <sup>5</sup> / <sub>8</sub> 43 <sup>3</sup> / <sub>4</sub> 45 <sup>3</sup> / <sub>4</sub> 4 <sup>3</sup> / <sub>4</sub> + <sup>3</sup> / <sub>4</sub> 22 <sup>3</sup> / <sub>1</sub><br>23 Ubiditum 2.08 8.5 8. 107 335 35 <sup>3</sup> / <sub>8</sub> 35 <sup>3</sup> / <sub>8</sub> 35 <sup>3</sup> / <sub>4</sub> - <sup>3</sup> / <sub>4</sub> - <sup>3</sup> / <sub>4</sub>                                                                                                                                                                                                                                                                                                                          | 6 <sup>1</sup> / <sub>2</sub> Zanak Inc.x 0.73 10.4 00 u74 74 73<br>15 <sup>4</sup> / <sub>8</sub> Zana 0.12 0.6 16 51 20 <sup>1</sup> / <sub>8</sub> 197 197 -<br>18 <sup>1</sup> / <sub>2</sub> Zana Ind 0.40 1.4 31 385 267 267 267                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Bindiny W 0.08 11 3 17 18 <sup>3</sup> 4 17 - <sup>1</sup> 8<br>Biogen 82,4951 38 <sup>3</sup> 4 38 38 <sup>1</sup> 8 - <sup>1</sup> 8<br>Biomet 0.10 20 2894 18 <sup>3</sup> 4 18 <sup>5</sup> 4 18 <sup>5</sup> 4 16 <sup>1</sup> 2 - <sup>1</sup> 8<br>Biock Drg 1.24 20, 86 .047 45 <sup>1</sup> 2 47 +1 <sup>1</sup> 2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      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<sup>3</sup> / <sub>2</sub><br>Senus Inc 18 3505 7 <sup>1</sup> / <sub>4</sub> 8 <sup>1</sup> / <sub>2</sub> 7 <sup>1</sup> / <sub>2</sub> + <sup>3</sup> / <sub>2</sub><br>Senus Inc 18 3505 7 <sup>1</sup> / <sub>4</sub> 8 <sup>1</sup> / <sub>2</sub> 7 <sup>1</sup> / <sub>2</sub> + <sup>3</sup> / <sub>2</sub>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    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|                    | 35 <sup>1</sup> 2 27 <sup>2</sup> 5 39mot 1.54 1.6 22 2066 34 <sup>3</sup> 6 34 <sup>1</sup> 6 34 <sup>3</sup> 6 4 <sup>3</sup> 6 4 <sup>3</sup> 6 14 <sup>5</sup> 6 1<br>15 <sup>1</sup> 6<br>23 <sup>1</sup> 8<br>23 <sup>1</sup> 8                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | BNC Soldw 4010758 443, 43 <sup>4</sup> 9 43 <sup>4</sup> 9 -1<br>Boutomen S 168 19129734673; 65 <sup>5</sup> 9 673, +13<br>Bob Evens X032 22 1122 12 <sup>5</sup> 8 12 <sup>3</sup> 4 12 <sup>3</sup> 8 +2<br>Boole & 8 18 57 29 28 <sup>1</sup> 2 28 <sup>1</sup> 2 28 <sup>1</sup> 2 +2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     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575 7<br>TCA Cable 0.55 21 535 295 2853 2854 +.4                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         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|                    | 5 3 <sup>1</sup> <sub>4</sub> TCBY Entern 0.20 4.3 8 272 4 <sup>1</sup> <sub>4</sub> 4 <sup>1</sup> <sub>5</sub> 4 <sup>1</sup> <sub>5</sub> 23 <sup>3</sup> <sub>5</sub> 1<br>44 <sup>1</sup> <sub>4</sub> 23 <sup>5</sup> <sub>5</sub> 1CF Financ 0.75 1.7 18 523 m <sup>1</sup> 4 <sup>1</sup> <sub>4</sub> 43 44 <sup>1</sup> <sub>4</sub> +1 <sup>1</sup> <sub>6</sub> 33 <sup>1</sup> <sub>4</sub> 2<br>9 <sup>5</sup> <sub>5</sub> 8 <sup>1</sup> <sub>5</sub> TCB Core S 0.84 9.0 149 6 <sup>1</sup> <sub>5</sub> 9 <sup>3</sup> <sub>5</sub> 8 <sup>3</sup> <sub>5</sub> 3 <sup>1</sup> <sub>5</sub> 120                                                                                                                                                                                                                                                                                                                                                                                                 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USBorg 205 0.2 37 768 40 <sup>2</sup> 5 38 <sup>3</sup> 2 40 <sup>5</sup> 5 + <sup>1</sup> 4 Universit<br>19 <sup>3</sup> 4 USBorg 205 0.2 37 768 40 <sup>2</sup> 5 38 <sup>3</sup> 2 40 <sup>5</sup> 5 + <sup>1</sup> 4                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | higher and lower for MYSE reflect this period from Jun; 1 1900,<br>Dimension noted, prior of dividing 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Dates Torres are availabled.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Bontand 1410298 7 <sup>1</sup> 8 6 <sup>2</sup> 8 7 4 <sup>5</sup> 8<br>Bontand 16 7083u20 <sup>1</sup> 4, 18 19 <sup>3</sup> 4, 4 <sup>3</sup> 4<br>Bandyelf A 0.52 17 285 22 <sup>1</sup> 9 21 <sup>5</sup> 8 22 4 <sup>1</sup> / <sub>2</sub>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Silbert A x 0.40115 176 13 <sup>1</sup> 8 12 <sup>1</sup> 2 12 <sup>3</sup> 4 + <sup>1</sup> 4<br>Siah Bian 41 11 6 <sup>5</sup> 8 6 <sup>1</sup> 4 6 <sup>1</sup> 4 - <sup>1</sup> 4 Gingles 13842 12 <sup>1</sup> 8 11 <sup>7</sup> 8 12 + <sup>1</sup> 8                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | lebrcape 285 9447 56 53 <sup>1</sup> 2 54 <sup>1</sup> 4 -18<br>lebrek Gan 29 3237 24 <sup>2</sup> 5 23 <sup>2</sup> 2 24 <sup>2</sup> 6 +1 <sup>3</sup> 8<br>lebreges 34 689 21 <sup>1</sup> 4 19 <sup>1</sup> 2 19 <sup>3</sup> 4 -12                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 112 BpA 5028885 13% 13% 13% 13% 13%<br>76ch0ma 293947 29% 28% 29 +,3<br>7ech0ma 240 10 82 55 53% 55 +%<br>7echroeb 240 10 82 55 53% 55 +%<br>7ekeec 35 489 16% 15% 15% 15% -%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|                    | Listy and a DK CampA 0.4.3 0.7 81 22 00.5% 82% 82% 4.4% 1712<br>13, μ3 115 May 0.066 10.7 1 131 4. 5% 3.<br>445% 177.4% 0.201 0.6 2% 3250 044% 4.5% 4.5% 4.5%<br>2016 10-2 TMP En45 × 0.00 3.8 7 197 255 255 255 25 1.8<br>201                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    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64, 34, 44, +k                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           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<sup>1</sup> 2<br>Gradep 0.24 71 81 183, 184, 1842 48                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    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17 <u>12</u> , +,2<br>Tellaber 7417407 40 38 <sup>1</sup> 4, 39 <sup>1</sup> 4, +1<br>Tellaber 7417407 40 38 <sup>1</sup> 4, 39 <sup>1</sup> 4, +1<br>Tellaber 700, 001100 888 12%, 11 <sup>1</sup> 4, 12, -12<br>Tellaber 700, 28 3781 126 24 <sup>5</sup> 8, 25%, +114                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 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|                    | 255 194 Toleman Fd 0.03 0.1 982 234 234 234 44 474 2<br>98 62 Toleman Fd 0.03 0.1 982 234 234 74 7<br>524 36 Tribute 1.64 45 35 51 44 43 43 45 7 204 1<br>154 83 Toleman 74 4520 144 134 144 44 575 275                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           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SAU 16 3785 01318 124 134, +1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Notim 0.50 2110227 44 <sup>1</sup> 2 42 <sup>5</sup> 8 42 <sup>3</sup> 4 -3 <sup>6</sup> 8 1<br>Notim 1 17 353 16 <sup>1</sup> 4 15 <sup>1</sup> 4 18<br>Istar Un 0 21 7 <sup>1</sup> 2 7 <sup>5</sup> 8 7 <sup>3</sup> 2 + <sup>3</sup> 4                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Tempf1WDR x0.20 35 2401 45 4412 447<br>30xm 8136898 755 733, 737, 134                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 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|                    | 11 97 Thurus Man 4 0.20 6.4 103 011 107 107 12 12 132 132 132 132 132 132 132 132 1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               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Asports will be sent the next working day,<br>t to availability. You can also order paline at http://                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | - C -<br>C Tec 54 382 23 24/2 24/2 - 4                                                                                                                           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44<br>การณ์ประ 252 1398 124, 125, 125, 44<br>การณ์ประ 255 24, 2, 28, 28,11<br>การณ์ออริษม 1.10 13 82 314, 312 213, 45                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    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<sup>1</sup> 4 0<br>1 + <sup>1</sup> 2 NWT 8 31 10 <sup>3</sup> 8 10 <sup>3</sup> 4 10 <sup>3</sup> 4 + <sup>1</sup> 8 0<br>1 + <sup>3</sup> 2 Pegaman 6 0.10 96 4390 18 <sup>3</sup> 4 49 <sup>3</sup> 8 2 <sup>4</sup> 8 - <sup>3</sup> 4 0                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Colgram         3 1673         97a         87a         97a                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Hologic 28 3032 28 <sup>1</sup> 2 25 <sup>1</sup> 2 25 <sup>2</sup> 8 + <sup>3</sup> 8<br>Home Benf #0.88 11 57 26 24 <sup>3</sup> 4 20 + <sup>1</sup> 8<br>Home Index 0.58 17 474 32 31 31 <sup>3</sup> 8 - <sup>1</sup> 8                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | NOCa 1.60 13 1400 3412 22 3412 +14 1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | iang lab 0.20 33 838 71, 61, 93, 93,<br>IyafdA 0.12 56 5892 4337, 321, 335, +11,                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
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512, 512, 514, 512, 512, 514, 514, 514, 514, 514, 514, 514, 514                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | , + <sup>1</sup> / <sub>9</sub> <b>PMC</b> 1.12 12 10 014 <sup>5</sup> / <sub>9</sub> 14 <sup>3</sup> 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|                    | Anthrop 2018 58 153 4 <sup>1</sup> 9 3 <sup>1</sup> 5 4 <sup>1</sup> 9 3 <sup>1</sup> 5 4 <sup>1</sup> 8 4 <sup>1</sup> 5 2000 Co 0.46 32 20<br>Eacho Bay 0.07 1714055<br>Biblio Cosan 0.80 0 7000 2 <sup>1</sup> 8 2 <sup>1</sup> 8 2 <sup>1</sup> 9<br>Becommaker 0.65 18 10 27 <sup>1</sup> 2 36 <sup>2</sup> 5 27 <sup>1</sup> 2 4 <sup>3</sup> 5 States 76 12 151                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            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|                    | Gain the edge over your competitors                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               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## FINANCIAL TIMES

Tuesday November 26 1996

## **US** shares climb above 6,500 level

WORLD STOCK MARKETS

#### AMERICAS

42

US shares continued their record course, the Dow Jones Industrial Average piercing tha 6,500 mark by early afternoon, writes Lisa Morgan, which is a compo-Bransten in New York.

stronger at 6,509.41, putting it on a path to set its 11th Bank was \$2% higher at record in 12 sessions. The Standard & Poor's 500 was helped BankAmerica rise also in record territory with \$4% or 5 per cent to \$102%. a gain of 4.85 at 753 and the American Stock Exchange composite edged up 0.05 at that it would cut about 10 590.82. NYSE volume came to 265m shares.

Bonds provided some support to sharos as they regained some of the losses made on Friday, sending interest rates lower. Activity was expected to be quiet for much of this woek because of the Thanksgiving holiday. although inportant data on durable goods orders and gross domestic product was due out tomorrow. The equity markets will be closed on Thursday and composite index was up 28.94 open for only a half-day on at 5,945.74. Friday.

Technology ehares were also etronger in spite of some profit-taking among the largest companies in the Nasdag composite. In the carly afternoon the Nasdag. with a content of about 40 per cent in technology shares, was on course to set a new record with a gain of 5.13 at 1.279.49. The Pacific Stock Exchange technology index, however, was flat. C\$35.35. intel, the largest company

lower during a morning session dominated by trading in

newly floated CANTV. The

CANTV. the telecoms

at midsession.

in the Nasdaq, lost \$1% at \$120% while Microsoft, the second-largest company added \$1% at \$151%. Falling interest rates belped banks make gains. JP

dseper into record high ground, helped by strong nent of the Dow, added \$1% financials, good gains for At 1 pm, the Dow was 37.65 at \$92%, Citicorp rose \$2% to international stocks and \$108% and Chase Manhattan rapid acceleration, driven by share buyback talk at RLM. In solid two-way volume, \$94%. An analyst upgrade the AEX index continued to helpad BankAmerica rise build on recent gains, advancing by 1.3 per cent for a KeyCorp rose \$1% or 4 per cent to \$50 after announcing gain of 7,80 to 623.27. News of exploratory talks between KLM and the gov-ernment, which might lead per cent of its employees in a restructuring. PanEnergy climbed \$1% or

to a partial buyback of the state's 38.2 per cent stake, per cent to \$44 on news that it had agreed to he led to an active session for acquired by Duke Power in a stock deal that values the the sirline. The shares, which had been a weak market since ahares at about \$48 each.

Shares in Duke slipped \$1% mid-summer, tumbling from a peak of FI 64.30, jumped TORONTO returned to the more than 8 per cent. They closed up F13.40 at F145 in upside during a morning sessioo which doggedly mirvolume of 8.5m shares.

rored Wall Street's early ABN-Amro added to Friday's strong US acquisition advance. At noon, the 300 driven gains, climbing a fur-Benking and consumer

EUROPE

Deak.

With the dollar higher

against the D-Mark, and

Wall Street adding more to

Friday's gains, seven

bourses reached all-time

closing highs in continental

Europe; German equitiae

were the merest fraction

short, and the French mar-

ket ended at yet another 1996

AMSTERDAM puahad

KLM

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70

Shere price middle. to the AEX index

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1

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ALC: DEMONSTRATE

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tis Amey, due to release nine

month results on Thursday.

The dollar uptick sparked

a rise of Fl 1.30 to Fl 65.90 for

Philips and FIS.10 to

Nordic interest focused on

financials as STOCKHOLM,

HELSINKI and COPEN-

HAGEN all peaked again. In

the Swedish market the insurer, Skandis, and the

mortgage bank, Stadshypo-

tak, announced a proposed

merger. The terms wera

but left Skandla SKr11.50

lower at SKr197 as Stadshy-

added FI 1.10 to FI 56.50.

Fl 290.30 at Royal Dutch.

product stocke led tha advance with sector gains of 1.9 per cent and 1.1 per cent reepectively. Dull bullion pushed golds down by 0.47 per cent.

was off 28.07 at 3.262.22.

SAO PAULO and BUENOS

AIRES both managed a lim-

0.5 per cent on the Bovespa

at midsession following an

at \$461/4

ASIA PACIFIC Alcan dipped 15 cents to C\$47.35 and Northern Telecom came off 20 cents to C\$87.70. Seagram added C\$1.00 to C\$55. Banks were firm. Toronto-Dominion Bank gained 95 cents to mid-June.

Guren Robinson

**CANTV** dominates Caracas this month.

Financial stocks led the way up yesterday with the finance sector jumping 2.4 per cent. Brokers said hopes for a successful flotation at United World Chinese Com-

day, and a number of big high tach iseuss, NEC in focus away from electronics stocks to financials had high of Y2,510 and Nikon

banks registered a 1.45 per cent rise. But there were compensating gains sleewhere: Ericsson Bs climbed SEr3.50 to SEr208, and Electrolux by SKr7 to SKr394 on worldwide optimism in the

appliance sector. Ericsson's Finnish compet-FTSE Barolinek 100 FTSE Barolinek 200 itor in telecoms, Nokia, helped the Hex index to a gain of 6.27 at 2,408.42 but,

here again, the real action was in financials; the banks and finance index jumped 1.9 per cent and Merita, the holding group, by 30 penni to FM14.70 on hopes that Skandia might also merge with Pohjola, the Finnish insurer in which Marita has a 16 per cent holding. Danish shares saw Carls-

berg, the brewer, DKr7 lower on April 8. at DKr375 on results which came out as expected. But in banks, Den Danske Bank soared DKr8 to DKr446 and its rival, Unidanmark, rose

DKr4 to DKr290. The other three all time 2,277.14 peaks were achieved in Spain, Belgium and Turkey. MADRID saw Telefónica Pia60 higher at Pia2,845 in nearly 3m shares ahead of designed to increase value the placing of the govern-for both sets of shareholders, ment's 21 per cent state Repsol, the oil group, put on Pta75 at Pta4,570 as the gen-

esctor fell 3.2 per cent as ger dollar and the Dow'e news that the group was

FTSE Actuaries Share Indices

Nov 28

Hourty changes

THE EUROPEAN SERIES 10.30 11.03 12.00 13.02 14.00 15.00 Close FISE Bardanck 100 1952.79 1853.63 1663.62 1954.17 1654.34 1854.83 1883.87 1853.87 FISE Bardanck 200 1802.85 1901.73 1901.45 1903.26 1904.49 1904.61 1901.02 1902.73

Nov 22 Nov 21 Nov 20 Nov 19 Nov 18 1628.66 1824,80 1827.08 1809,65 1950,03 1827,09 1870,57 1635,10 1299.15 Same wing 1000 (20/10/0); High-Intr. 100 - 1001.72 200 - 1002.04 (Annther Not - 1002.07 209 - 1002.02. † Partisk © F122 Marmittani (Jankas 1016, Al agine wetche).

mopping up the 28.2 per cent bullish run, ending with the Bel-20 index 6.70 better at outstanding shares in its 1,871.91; and ISTANBUL energy unit, Elyo. Eurotunnel was lagging by added 1.3 per cent to last 10 per cent at one stage as week'e 5.4 per cent gain, the worries about lost Christmas

composite index ending 1,095,93 higher at 88,079.86. revenue gnawed sway at sentiment. The shares ended However, brokers said that off 50 centimes at FFr7 in the key index was still 12 per volume of 3.5m shares. cent down in dollar terms Carmakers were firm folcompared with its 1996 high lowing the lira's move back into the ERM. The rationale PARIS notched up another was that a stronger Italian currency would reduce Fiat's

high for the year with the CAC 40 shrugging off a bad day for Eurotunnal, which competitive adge in Europe. Peugoet added FFr12 at FFr624 and Renault FFr3.50 plunged almost 7 per cent, to close with a gain of 21.67 to at FFr120. Michelin rose in sympa-

thy, rising FFr5.60 to FFr263.5. FRANKFURT failed by just 0.08 of an index point to match its November 15 Ibis

investors warmed to the

Continent sees seven more all time highs side, the newcomer adding another 44 pfg st DM82.90 as profit takers were shaken out and topping the active stocks list in DM1.8bn out of a German stock market total DM2bn higher at DM13bn. The dollar lifted SAP, the computer software group whose prefs rose DM5.20 or 3.1 per cent to DM207,45, and exporters like chemicals and carmakers which saw BMW up DM28.50 at DM965.50, and BASF 1.466 better at DM54.05.

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However, there were less than bullish aspects in the lfo economic institute's monthly business survey for October. The construction eector, for which current business was said to be poor. and prices still falling, saw beavy share price falls: Bilfinger & Berger ended DM2.30, or over 4 per cent down at DM545.50.

MILAN was mixed as investors gave a cautious welcome to the lira's return to the ERM. The Comit index added 2.30 to 659.35 but the real time Mibtel index ended off 51 at 10,492.

The bigger exporters bore the brunt of the downturn. market close, the Dax index Fiat ended L85 lower at ending 31.05 better at L4,580 and Pirelli shed L21 to L2,755.

facing tough domestic oper- Bank of Osaka Y7 to Y308. on 18.8 per cant on continu-

time of 18m shares. In London, the ISE/Nikkei the Hang Seng index closed-

11.8 to 2,394.7.

Shenzhen Ba, up more than 60 per cent over the past 10 days, had performed much more etrongly than their SHANGHAI counterparts, up 17.4 per cent from a 1996 low two weeks ago and

1.988, or 3.9 per cent, higher at 52.682 yesterday. JAKARTA soared 2.5 per cent on the listing of the state-owned Bank Negara Indonasia (BNI), coupled with active buying of other

blue chips. BNI closed at Rp1,250, a

had been widely expected by local investors. that the BNI listing, which was one of Indonesia's best recaivad naw flotations, would enliven the market: epita of strong overnight the issue traded in slightly over 179m shares out of a . bourse total of \$11m. Other banks were actively traded, partly on the back of the Monday blues", said one ings assigned to them by BDNI rose Rp75 to Rp2,200 in

BOMBAY recovered early Telecom shares this week, losses to close eharply and on Saturday's arrest of higher. The Sensex index the president of Seoulbank Forsign fund celling, posite index fell 14.99 to which pushed the index 716.45 with Scoulbank

the new flotation and partly trader, NZ Telecom retreated because of favourable rat- 8 cents to NZ\$7.41. Standard & Poors. Bank the year on the South Kor-

Regents Park.

ended up 109.45 at 3,001.10. on bribery charges. The com-

on talk of conversion of the Bs1,715. Floated ot Bs1,546, the shares made their stock Brazilian state bank into a market debut last Friday. federal bank. The index was MEXICO CITY drifted 335 ahead at 66,788. In Buenos Aires, the Merlower in dull volume following weakness for Mexican val index was little changed, ADRs on Wall Street, where showing a midsession gain Telmex fell beavily. At of 1.15 to 608.21.

#### MARKETS IN DERSPECTIVE

CARACAS moved sharply midession, the IPC index

IBC index slid 89.8 to 6,122.8 Ited gain. The former was up

group, fell back Bs12 to activo morning for Banespa,

## potek rose SKr5 to SKr208. The Swadish insurance ther FI 2.40 to FI 112.10. For-

Another strong session for TAIPEI propelled turnover up to T\$115.8bn, to mark the most active seesion since The weighted index surged

96.71 or 1.41 per cent to 6,938.87, the highest eince January, 1995. The index has risen by nearly 300 points

mercial Bank helped to lift sentime The bank floats this Frishareholders were visibly strong, notably Chiao Tung Bank and Farmers Bank. both of which rose by the 7 per cent limit to T\$87.5 and T\$80 respectively.

Brokers said that the shift The camera maker, Canon aurged Y90 to an all-time

ating conditions. The Topix index of all weighted Nikkei 300 by 1.27 to 297.80. Volume moved up

from 280m shares to an estimated 305m, and declines led advances by 519 to 507, with 224 unchanged.

50 index rose 2.15 to 1479.25. In carmakers, Toyota and Honds hit all time highs, up Y140 to Y3,200 and Y80 to Y3,060 respectively. Both recently announced strong interim earnings for the first half to September. Nissan rose Y31 to Y845.

Among electricals and marked a new high for the year, adding Y30 to Y1,410. flyaway B share index put premium of Ro400 or 47 per down to a session low of Won150 lower at Won4,450. The chipmaker, Tokyo Electron, rose Y160 to Y3,370, Fulitsu added Y30 to Y1,100 and Hitachi Y20 to Y1,070.

BRUSSELS liked the stron-

Some of the region took its cue from Wall Street, HONG KONG got additional support from the strength of the domestic property market as

122.60 higher at an all time high of 13,239,39, in turnover slightly up at HK\$10.55hn.

Lyonnaise dee Eaux 2,800.52 after an intraday gained FFr15.50 to FFr489 as record high of 2,805.75.

It had the dollar, the Dow Written and edited by William and Deutsche Telekom on its Cochrane and Jeffrey Brown Bank float lifts financials as Taipei peaks again

cent over its issue price of 2,856.21, was overtaken late Rp850. Brokers said that it in the day by short-covering

WELLINGTON stayed lacklustre, moving lower for the second day running in gains among share markets generally. The 40 capital index subsided 12.96 to 2.339.17. "It's a real case of

SEOUL bit a new low for ean goverment's plan to sell Won360bn worth of Korea

Among leading banks, Sak-ing rumours that the Chi-ura Bank shed Y30 at Y1,050. nese government was draftfirst-section stocks rose 4.91 In Osaks, the OSE average ing measures to boost the to 1,575.47 and the capital rose 138.92 to 21,613.67 in vol. market, closing 15.62 higher at 139.44 with turnover more than doubled from HK\$147m to HK\$347m.

SYDNEY, too, peakad again, but volume was thin and dealers said that a lack of company news resulted in low investor activity. The All Ordinaries index rose

Other markets had their own agendas. SHENZHEN'e

Pinault-Printemps-Redoute and Lyonnaise des Eaux were the hot stocks. The retailer eurged FFr45 to FFr1,995 following an upbeat press interview with its chairman, Mr Serge Weinberg. eral index rose 3.28 to 397.43.

| _ | the second s | <br>The second s | Name and Address of the Owner, which the Party of the Owner, which the Owner, which the Owner, which the Owner, |
|---|----------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|
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|                | ***                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | tunge in loc |                  | •      | the adulting w | % attempte<br>in US 3 † |  |
|----------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|------------------|--------|----------------|-------------------------|--|
|                | '4 change in load currency ?         Vertice           1 Week 4 Weeks         1 Yeer Start of<br>1996         Start of<br>1996           I Week 4 Weeks         1 Yeer Start of<br>1996         Start of<br>1996           rig         Start of<br>1996         Start of<br>1996         Start of<br>1996           rig         start of<br>1906         Start of<br>1907         Start of<br>1907           rig         rig         start of<br>1906         start of<br>1907         1907         1907< |              | Shurt of<br>1254 |        |                |                         |  |
| Austria        | +0.96                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | +2,01        | +14.76           | +12,35 | -1.10          | +7.0                    |  |
| Belgium        | +0.18                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | +2.40        | +22.10           | +15.12 | +1.02          | +9.40                   |  |
| Denmark        | +0.01                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | +1.36        | +27.81           | +22.66 | +8.79          | +17.8                   |  |
| Finiand        | +0.79                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | +9.24        | +23.27           | +34.47 | +18.89         | +28.78                  |  |
| France         | +0.64                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | +4.11        | +22.85           | +23.30 | +9.34          | +18.36                  |  |
| Germany        | -1.04                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | +3.05        | +24,76           | +20,14 | +6.70          | +14.46                  |  |
| reland         | -1.08                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | -1.62        | +17.63           | +10.73 | +15.18         | +24.7                   |  |
| taly mentioner | +1.65                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | +6.78        | +13,09           | +7.97  | +5.41          | +14.17                  |  |
| Netherlanda    | +1.29                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | +3.33        | +33.60           | +26.29 | +10.91         | +20.10                  |  |
| Norway         | +2.09                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | +5.64        | +25,60           | +22.94 | +13.21         | +22.60                  |  |
| Spain          | +1.32                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | +3.38        | +31.01           | +25.50 | +11.21         | +20.44                  |  |
| Swodon         | +1,45                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | +5.12        | +32,38           | +32.89 | +22.99         | +33,15                  |  |
| Switzerland    | -0.37                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | +2.91        | +21.04           | +10,81 | -2.19          | +5,94                   |  |
| UK             | +1.33                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | -0.23        | +10,41           | +8.74  | +8.74          | +17.70                  |  |
| EUROPE         | +0.71                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | +2.25        | +19,24           | +16.47 | +7.84          | +18.77                  |  |
| Australia      | +0,25                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | +2.33        | +10.04           | +7.10  | +8.01          | +10.97                  |  |
| Hong Kong      | +3,59                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | +8.08        | +38,07           | +29.13 | +10.25         | 29,14                   |  |
| Japan          | +0.74                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | +1.31        | +8.03            | -0.23  | -14.55         | -7.A7                   |  |
| Malaysia       | +2.77                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | +2.81        |                  | +22.74 | +14.27         | +23.74                  |  |
| Now Zealand    | -0.30                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | +0.70        | +7.94            |        | +7.73          | +16,67                  |  |
| Singapore      | +1.44                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | +7.44        | +11.01           | +1.65  | -5.18          | +2.57                   |  |
| Canada         | +1.22                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | +7.64        |                  | +20,31 | +20.67         | +30.67                  |  |
| USA            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |              |                  |        | +11.82         | +21.09                  |  |
| Mexico         | -3.04                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | +0.60        | +29.31           | +17,33 | +5.07          | +14.87                  |  |
| South Africa   | -2.23                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | -4.22        | +10,10           | +6.93  | -21.92         | -15.44                  |  |
| WORLD INDEX    | +1.07                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | +4.23        | +19.62           | +14.77 | +4.17          | +12.80                  |  |

been a signal for new money advanced Y50 to Y1,440. to flood into the market. Leading pharmaceuticals

TOKYO rose moderately also reached new highs for on strong but selective buy- the year. Taisho added Y40 ing of international blue to Y2.480.

chipe by institutional and NTT, which surged on foreign investore, writes strong interim results last Friday, succumbed to profit The Nikkei 225 avarage taking and fell Y6,000 to added 77.46 to 21,293.57, after Y814,000. Other domestic moving between 21,196.95 telecommunications issues and 21.369.14. Vigorous buy-ing of export-oriented blue also retreated, with DDI falling Y16.000 to Y820.000. chips highlighted the market Some regional banks con-

polarisation between strong tinued to suffer salling presinternational performers, eure following the governsuch as electricals and carment'e shutdown of Hanwa makers, and sectors like oil Bank last week. Tokuyo City and construction, which are Bank fell Y5 to Y213 and

### Fall in bullion hits golds

Gold shares stayed weak in Dries fell R3 to R55 and Free Johannesburg, dragging the gold shed R1.25 to R37.75. gold abed R1.25 to R37.75. overall index down by 35.4 to The industrial index reversed early modest losse 6,691.3 after another bruising session for the bullion price. to end up 2.8 at 7,954.8, but Golds came off 39.2 to trading was very mixed. 1,621.3 on news that the bul-Angle American came off lion price in London had R3.75 to R256 and Liberty been fixed at a 20-month low. Life R1.50 to R117.50.

#### FT/S&P ACTUARIES WORLD INDICES

The FT/S&P Actuaries World Indices are owned by FTSE International Limited, Goldman, Sache & Co. and Standard & Poor's. The indices are compled by FTSE International and Standard & Poor's in conjunction with the Faculty of Actuaries and the indices. Nativeles, Nativest Securities Ltd, was a co-founder of the indices.

| REGIONAL MARKETS                 | us              | Day's       | - FREDA<br>Pound | AY NOVE | MDER 7      | 22 1995<br>Local | Local | Grow         | US               | Pound             | NOVEM  | SER 21      |                     | DOL              | LAR N   |                   |
|----------------------------------|-----------------|-------------|------------------|---------|-------------|------------------|-------|--------------|------------------|-------------------|--------|-------------|---------------------|------------------|---------|-------------------|
| show number of fines<br>of stock | Dollar<br>Index | Change<br>% |                  | Yan     | DM<br>Index | Currency         |       | DN.<br>Yield | Doller<br>Index  | Starling<br>Index | Yen    | UM<br>Index | Currency 8<br>Index | 52 weeks<br>High |         | k ago<br>(approx) |
| Australia (79)                   |                 |             | 109.01           | 156.28  |             |                  |       | 4.18         | 222.43           |                   |        |             |                     |                  | 165.80  |                   |
| Austria (24)                     |                 |             | 164.71           | 131.32  |             |                  |       | 1.98         | 185.40           |                   |        |             |                     |                  | 166.38  |                   |
| Belgium (27)                     |                 |             | 201.76           |         |             |                  |       | 3.82         | 229.07           |                   |        |             |                     |                  | 197.89  |                   |
| Brazil (28)                      |                 |             | 159.75           |         |             |                  |       | 1.76         | 180.19           |                   |        |             |                     |                  |         |                   |
| Canada (116)                     |                 |             | 171.05           |         | 151.50      |                  |       | 1.92         | 193.64           |                   |        |             |                     |                  | 144,35  |                   |
| Denmark (30)                     |                 |             | 300.00           |         |             |                  |       | 1.75         | 340.35           |                   |        |             |                     |                  | 276.85  |                   |
| Finiand (24)                     |                 |             |                  |         | 768.11      |                  |       | 2.19         | 239,36           |                   |        | 198,64      | 27.28               | 240.85           | 171.73  | 3 210.4           |
| France (93)                      |                 |             | 187.32           | 149,34  |             |                  |       | 2.88         | 211.37           |                   |        | 184.73      | 3 155.44            | 212.41           | 187.70  | 0 161.2           |
| Germany (59)                     |                 |             | 165.23           |         |             |                  |       | 1,57         | 158.25           |                   |        | 148,73      |                     |                  | 158.60  | 0 187.1           |
| Hong Kong (58)                   |                 | 7 0.6       | 441.51           | 352.00  |             |                  |       | 3,12         | 497,58           |                   | 350,13 | \$\$7,77    | 483.94              | 500.57           | 302.51  | 1 362.5           |
| ndonesia (27)                    |                 |             | 196.69           | 156.62  | 174.20      |                  |       | 1,60         | 219.17           | 192.30            |        |             |                     | -                |         |                   |
| retand (16)                      |                 | 0,1         | 281.04           | 224,07  | 248.91      | 296,70           | 0.5   | 3.42         | 318.35           | 279.32            | 224.01 | 248.09      | 265.25              | 319.32           | 249.50  | 0 258,8           |
| taly (58)                        |                 |             | 74 18            | 59.15   | 65.71       | 94.29            | 8.0 8 | 2,20         | 83.59            |                   |        |             |                     |                  | 67.22   | 2 70.2            |
| lapon (480)                      |                 |             | 126.42           |         | 111.97      | 100,79           | 9 0.2 | 0.78         | 142.95           |                   |        |             |                     |                  | 137.82  |                   |
| Malaysia (107)                   |                 |             | 529.37           |         |             |                  |       | 1.08         | 593.29           |                   |        |             |                     |                  | 445.00  |                   |
| Mexico (27)                      |                 |             |                  |         |             | 10238.07         |       | 1.08         |                  | 1047.99           |        |             | 10317.57            |                  | \$35.49 |                   |
| Vetherland (19)                  |                 |             |                  |         |             |                  |       | 2.63         | 324.28           |                   |        |             |                     |                  | 261.26  |                   |
| Vew Zealand (15)                 |                 |             | 81.85            | 65.34   | 72.59       |                  |       | 3.99         | 93.22            |                   |        |             |                     |                  | 76.94   |                   |
| Vorway (35)                      |                 |             | 250.04           | 199.35  |             |                  |       | 2.07         | 281.89           |                   |        |             |                     |                  | 222.24  |                   |
|                                  |                 |             | 172.60           |         | 152.87      |                  |       | 0.52         |                  |                   |        |             |                     | 200.00           | 222-2-  | ZOL               |
| Philippines (22)                 |                 |             | 368.71           | 293.96  | 152.87      |                  |       | 1.00         | 195.94           |                   |        |             |                     |                  |         |                   |
| Singapore (43)                   |                 |             | 267.32           | 229.07  |             |                  |       |              | 416.73           |                   |        |             |                     |                  | 371.28  |                   |
| South Africa (44)                |                 |             |                  |         | 254.47      |                  |       | 2.38         | 328.41           |                   |        |             |                     |                  | 314.20  |                   |
| Spah (37)                        |                 |             | 175.44           |         |             |                  |       | 3.74         | 196.01           |                   |        |             |                     |                  | 157.58  |                   |
| Swedon (48)                      |                 |             | 366.54           |         | 324.64      |                  |       | 2.09         | 409.01           |                   |        |             |                     |                  | 294.19  |                   |
| Switzerland (37)                 |                 |             | 220.42           |         | 185.22      |                  |       | 1.51         | 248.73           |                   |        | 193.84      |                     |                  | 219.29  |                   |
| Thailand (45)                    | , 122,44        | 2,4         | 107.97           | 66.08   | 95,63       |                  |       | 2.84         | 119.55           | 104.69            |        |             | 117.90              | 123.56           | 112,17  | 7 153.9           |
| United Kingdom (C13)             |                 | 1.0         | 239,40           | 190.66  |             |                  |       | 3,98         | 268.69           | 235.92            |        |             |                     | 271.47           | 222.43  | 229,3             |
| USA (624)                        |                 | 0.8         | 256.30           | 213.90  | 237.62      | 304.25           | 5 0.e | 1.87         | 501.91           |                   |        |             |                     |                  | 245.34  |                   |
| Americas (785)                   |                 |             | 245.46           | 195.70  |             |                  |       | 1.95         | 276.34           | 242.45            | 194.45 | 215.35      | 232.25              | 278.35           | 272,53  | 223.5             |
| Europa (720)                     | .234.58         | 0.6         | 206.85           | 164.61  | 183_20      |                  |       | 2.52         | 233,14           | 204,55            |        |             |                     |                  | 194,31  | 1 199.0           |
| Nordic (137)                     |                 | 1.1         | 313.23           | 249.73  | 277,42      | 304,40           | 1.2   | 2.05         | 351.25           |                   |        |             |                     |                  | 261.13  |                   |
| Pacific Basin (876)              |                 | 0.3         | 141.94           | 113.17  | 125.72      | 114.62           | 0.3   | 1.22         | 160.41           |                   |        |             |                     |                  | 158.87  |                   |
| Euro-Pacific (1598)              |                 |             | 168.88           | 134 65  |             |                  |       | 2.00         | 160.60           |                   |        | 148.53      |                     |                  | 172.16  |                   |
| North America (740)              |                 |             | 262.51           | 209,30  |             |                  |       | 1.97         | 295.51           |                   |        |             |                     |                  | 237.56  |                   |
| Europa Ex. UK (507)              |                 |             | 184.82           | 147.43  |             |                  |       | 2.31         | 208.65           |                   |        |             |                     |                  | 174.61  |                   |
| Pacific Ex. Japan (396)          |                 |             | 277.46           | 221.21  |             |                  |       | 2.77         | 312.94           |                   |        |             |                     |                  | 248.67  |                   |
| World Ex. US (1811)              |                 |             | 170.01           | 136.03  | 151.11      |                  |       | 2.00         | 192.63           |                   |        |             |                     |                  |         |                   |
| World Ex. UK (2222)              |                 |             | 197.63           | 157.57  | 175.04      |                  |       | 1.82         |                  |                   |        |             |                     |                  | 173.24  |                   |
| World Ex. Jacan (1955)           |                 |             | 240.75           | 191.94  | 213.23      |                  |       | 2.34         | 222.60<br>271.23 |                   |        |             |                     |                  | 182.43  |                   |
| The World Index (2435)           |                 |             | 201.22           | 160.43  |             |                  |       | _            |                  |                   |        |             |                     |                  | 221.54  | _                 |
| ING WORD WILLIAM COMPLETE        |                 | ~~~         | CU1-44           | 100,00  | 1/0.66      | 1765-54          | L 0.5 | 2.03         | 225,88           | 199.04            | 159.53 | 178,79      | 193,99              | 228.18           | 195.82  | 196.              |

#### **GALLIARD HOMES** ANNOUNCE THE GRAND OPENING OF **40 LUXURY APARTMENTS** CREATING THEIR FIRST EVER INVESTMENT OPPORTUNITY IN LONDON'S WEST END! \*\*\* 12 \*\*\* \*\*\* 28 \*\*\* REGEN S ONE BEDROOM TWO BEDROOM APARTMENTS APARTMENTS PLACE mon £125,500 FROM £99,500 12-15 <sup>UP TO</sup>£140,000 FITZEOY STREET UP TO £125,000 LONDON RENTAL VIELDS UP TO 11.5% W1 RENTAL VIELDS UP TO 12.5% Ideal for West End, Copenie Garden & Theatreland tes from Charlott Street, Oxford Street & Tottenham Court Rd. Excellent Underground connections. # 1/2 mile approx. from

85% INVESTMENT MORTGAGES HIGH YIELD AND CAPITAL GROWTH NOW AVAILABLE! POTENTIAL VILLET TO STATUS OPENING WEEKEND 11am-4pm SAT 30TH NOV - SUN 1st DEC '96 GALLIARD BOMES SALES OFFICE & SHOW SUITES OPEN 7 DAYS A WEEK TEL: 0171 636 8484 ncial Advience & Solicitors will ès la si 🕋 NATIONAL ENQUIRIES FREEFONE: 0800 54 56 23 (24 Hrs.) 🔅

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British Biotech has relised £350m from public merkets, but is unlikely to show a profit before the turn of the century

E United Kingdom • by Daniel Green

**Emerging from obscurity** 

Industry remains dependent on the success of high-profile companies

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This year has been a watershed for the UK biotechnology sector. It has moved from being an obscure corner of UK industry to an intriguing and exciting business where the huge risks appear to be balanced, more or less, by the opportunities for growth.

A year ago there were just eight quoted biotechnology companies researching new drugs for human diseases. Now there are 16 on the main market. plus almost as many again in diagnostics, contamination detection and medical devices, and on the

Carte Contractor BMB Helpline data - users by business sector

Repairing the second second second ntal services 7% Adriculture 2% 

Printing and publishing 2% -Engineering 15%

Other 996 to and past mining, mi

panies in pharmaceuticals only approved for breast and and agriculture, to those in ovarian cancers, with lung retailing, engineering and cancer a possibility for the construction. Construction future. On that basis, Leb-"Some will use biotechnol- man's forecast of \$1bn a year . ogy only peripherally in, for from marimastat is conser- reassure investors: Why example, biological markers vative.

imaceuticat and healthcara 5% Paper and packaging 3% Construction 4% Food and beverage facture 25 Consultancy - technical 3% Electronics 3%

Textiles 5% Defecto Consultants

pay for clinical trials, the biggest single item of expenditure faced by a blotech company.

Such partnering can also would Merck pay for devel-British Biotech's valuation opment if it did not think was a good investment?

hard to keep in close touch stockbrokers are telling their pharmaceuticals analysts to spend more time on biotechnology. The market capitalisation of the main market 16 alone is more than £4bn.

Several companies are preparing to seek a a stock market quotation over the next year. They include Cambridge Antibody Technology, Therexsys, Cerebrus, Core Technologies, Oxford Glycosciences and more. The industry is set to be significantly bigger in a year's time.

Biotechnology \* ÜK Handbook 1996, BIA! BioCommerce Data, 95 High Street, Slough, Berks, SLI 1DH UK. £120.

with your investors." Another problem is the intrinsic suspicion felt hy investors for any company listing on a non-domestic market, "A basic corporate finance rule is - if a company can't raise money in its domestic market, what's

wrong with it?" says Gordon Duncan, director of Kleinwort Benean And, although US inves-

tors can get very enthusiastic abont the biotech sector. It can also fall out of fashion very quickly. "At times, it's 12 entrants. been difficult to raise funds on Nasdaq," says Mr Dun-

can The main London market

ter 20 rules which allows sci- a stake in the exchange). tion to the sector.

BIOSCIENCE

CITY OF YORK COUNCIL AND THE UNIVERSITY OF YORK

YORK

Developments on entific or research-hased "Easdaq is designed to be a record to have a stock exchange listing. "The main market hss done an excellent job in

Nasdaq is the leader

In the markets • by Philip Coggan

European

opportunities

then rallied to 235p.

the sector is Nasdaq.

for funding

exchanges extend

looking after these companies," says Kleinwort's Mr Biotech companies can Duncan. "The ideal thing for certainly generate stock a company is to get a big market excitement. In the blue chip register of loyal year to mid-November, Britlong-term investors who will ish Biotech shares moved up support future fundings. from the equivalent of 96p to 820p, fell back to 192p and British Biotech [which has undergone a share split] has substantially got the same top quality UK institutional Given the trading activity

shareholders as Glazo Wellthey generate and the growth potential of the come and Zeneca. This loyal UK institutional shareholder industry, it is not surprising base enabled British Biotech that stock exchanges are to conclude the largest ever quite willing to attract biotech companies. The probfunding in this sector." One unanticipated benefit

lem for the European mar-kets is that the industry has for UK companies which mainly been developed in have stayed at home, according to Nomura's Mr Woolf, is the valuation discrepancy the US, and the exchange with the most expertise in between the UK and Nasdaq, Nasdaq offers liquidity to

with investors putting a shareholders used to owning much greater value on UK the famous names of the biotech companies. Eventually this is likely to change industry, sncb as Amgen. and enthusiastic private as the UK sector develops. investors who are keen to With the main market chase the next "wonder offering a home to hiotech stock". More than 80 Eurocompanies, there is little pean hiotech companies incentive to seek out a quohave gone straight for a listtation on the Alternative ing on Nasdaq, rather than opting for a local exchange. investment Market (AIM), which is designed to appeal However, according to Nick to younger companies hnt lacks the liquidity of the Woolf, European hiotechnoiogy analyst at Nomura, "the senior market.

past experience of European That may also be a problem for Paris' attempt to companies listed on Nasdag attract the smaller company has not been very good. It is crowd, the Nouveau Marché. "If the Nouveau Marché is

seen as a USM (Unlisted Securitles Market - London's first attempt at a bourse for smaller compathe biotech companies' aspirations? All emerging pharmaceutical companies EASD's Mr Pickles. should be targeting the most tember, it had only attracted

The big new development which may attract European daq, Europe's conscious offers a bome to blotech attempt to minic the US suc-companies, under the Chap- cess of Nasdaq (which owns

companies without a trading single market for the whole of European time zone, tapping into investor capital across the continent," says Chris Pickles, director of the European Association of Securities Dealers. Easdag was set up at the

end of September this year, and the first company to list on the exchange looks set to be from the biotech sector -Innogenetics, a Belgian com-pany specialising in genetic testing, which is planning to float at the end of November.

Biotech companies should have few difficulties in qualifying under the exchange's rules. No trading record is needed, and just 20 per cent of shares need to be in free float. Results must be reported quarterly, as they are on Nasdao.

While the exchange is starting slowly in terms of attracting companies, as corporate finance departments work their way through the listing rules, it looks as if it should pass the liquidity test. Some 30 European hrokers and dealers have registered as Easdaq members and Nomura's Mr Woolf reports no problems in finding market-makers willing to trade in Innogenetics. There is the possibility that some Nasdaq companies may eventually decide to list on its European sister.

There are also hopes that investors will be comfortable with Easdaq. "A Coopers & Lybrand survey found that European institutional investors would be willing to invest 2 per cent of their portfolios in such a market. nies) or an AIM, will it meet if the companies were of good quality and the market was highly regulated," says

While Nasdaq is likely to European market - Lon- be the world centre for listed don," says Mr Duncan. Like biotech companies for the many new markets, the Nou- foreseeable future. London veau Marché is making a and Easdaq should together slow start by the end of Sep- provide an alternative for the burgeoning European blotech sector. And if one of the European biotech companies can manage to thrn blotech companies is Eas- itself into the next Glaxo or Zeneca, then the continent's investors will give an increasing amount of atten-

**BIOTECHNOLOGY 3** 

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Alternative Investment Marthat identify products as

These are only the most visible enterprises. The UK Bioindustry Association lists 892 organisations involved in biotechnology, an increase of 249 over the number counted a year ago". More than half of those on the list are companies producing biotech products or using the techniques of biotechnology. The rest are in academia, law, finance and other services.

Not all are tiny start-ups. British Biotech's share price rose so high in May this year that its £2bn valuation made it a contender for inclusion in the FTSE 100 index of the UK's biggest 100 companies.

It is still worth about £1.5bn. The hiotech phenomenon is large enough for the government to take an interest. The department of trade and industry's (DTI) Biotechnology Means Business (BMB) programme officially started in March 1995 as an awareness-raising exercise. That four-year, £10m programme was given another £7m in June 1996. It now includes advice on forming new businesses and intellectual property and innovation competi-

tions. The DTI wants to make contact with 20.000 of the 77,000 businesses it thinks could benefit from using biotechnology. They range from obvious targets such as com-

genuine rather than counter. . is bolstered by the facts that feit. The BMB programme maximastat is cheap to make has so far made contact with and wholly-owned by the 9.000 companies. the industry remains depen- some of the rights to their dent, however, on the for- inventions. And some of companies. This is because complex and costly to make. blotech start-ups usually But marimastat is only need venture capital, whose part of the way through is practitioners need high share prices to cash-in their investments.

Although share prices in first in which the drug is employ various strategies which neither doctor nor and aim at different custompatient knows which drug is

British Biotech personifies the high risk/high reward approach to drug discovery. The company was founded in the mid-1980s, has raised £350m from public markets and further funds from collaborators in the pharmaceuserious. ticals industry. It is unlikely.

to make a profit this decade. Its enormous stock market Celltech. Its strategy has been to sell some of the valuation is about marimasrights to its discoveries. The tat a cancer drug. If maricash brought in, and the mastat works, it would probably be prescribed for most range of research procancer patients. : grammes involved, means To put that in perspective, that it is less dependent on a

**BIOTECHNOLOGY** investment

IN A global PERSPECTIVE

one recently-launched can-cer drug, Taxol, made by US comments and the single product than British Biotech. company Bristol-Myers As well as earning the Squibb is forecast by stock money, Celltech has been brokers Lehman Brothers to able to persuade companies reach peak annual sales of such as Merck, of the US, \$1.1bn a year. Yet Taxol is and Bayer, of Germany, to

Ventures Finited, the Rothschild

later-stage biotech companies in

North America, Europe and

nologi investment take a wider

But partnering is a double-edged sword: if a partner company. Most biotech comabandons a drug, it is a vote of no confidence. And there is a view - sometimes held by executives from compatunes of high-profile quoted, their drugs are chemically nies that eschew partnering - that pharmaceuticals companies are more likely to dump a project they believe clinical trials. Still ahead to be of borderline value.

are the critical Phase III Drug development takes trials, which will be the about 10 years, but it is a risk that is not compulsory the sector often move compared with rivals in a in blotech. Taking inven-together, the companies "double-blinded" trial in tions in medical devices and diagnostics to the market can be much quicker.

heing given. Other drugs Biocompatibles, based in which have been just as con-vincing as marimastat at pany that makes coating for phase II have failed at phase medical devices that are "friendly" to the human If marimastat does fail, the body. As well as contact damage to confidence in the UK biotech sector could be lenses, the company is working on stents, mesh cylin-

ders that surgeons insert to One company that might hold open blood vessels. survive better than most is Long-term trials of medical devices like stents are required only in the US. Biocompatibles, which is planning to launch its stents in Europe early next year, was founded at the same time as British Biotech and is likely

to be profitable first. Then there are diagnostics companies such as Dundeebased Shield, which is preparing a new blood test to predict heart trouble, and others such as Manchester's Aromascan and Cambridge's

Celsis which make contamination detection equipment for the food manufacturers. With devices, diagnostics and contamination detection, however, the risk from competition is higher than in drug discovery. Barriers to entry are lower. Markets are dominated by huge companies such as Chicago's Abbott Laboratories and Johnson & Johnson in New Jersey which guard their territory.

jealously. "The tronble with diagnostics is that if you have a good product, a big bear called Abbott comes after you and eats you", says one venture capitalist who has seen that happen with his own investments. Frightening stories like

that seem not to be deterring entrepreneurs from starting their blotech companies. The 31 quoted biotech companies followed by securities house Yamaichi in London employ almost 3,500 people between them. Their shares are among the most

busily traded on the London

Stock Exchange, and City

200 Delegates travelled to York on 13th November 1996. to discuss The BIOSCIENCE REVOLUTION - THE FUTURE FOR THE WORLD at the First Annual Bioscience York Symposium, 600 Organisations WOrldwide are part of the Bioscience York network. Don't miss out. Fill in and return the form below to receive details of all Bioscience York activities BIOSCIENCE 1. Briefly state the area of Bioscience activity which is of greatest interest to you YORK Job Title: Address

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#### FINANCIAL TIMES SURVEY

## BIOTECHNOLOGY Long way from maturity in spite of the promises

A batch of clinical trials over the at Lehman Brothers, the Pennsylvania-based Virocoming months will strongly influence the industry's direction, writes Daniel Green

It has rerely been easier to around the world for two make money in biotechnology. Venture capitalists, shareholders in publiclyquoted companies and senior biotech executives made enormous gains in the past year as share prices rose. Yet the industry remains a

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long way from maturity. Patients have heard little more than promises of new drug treatments from the biotech companies. Some products are now reaching the market, but the vast majority remain in develop-The next few months

could be a period of reckoning for the sector. A batch of the most promising drugs candidates complete their final clinical trials. If they work, confidence - and ent - should rise; if they fail, share prices could fall and plunge the sector back to the moribund years

of 1993-5. Biotech's recent good fortune has been at least partly the result of an unprecedented conjunction of events, according to Steven Burrill, of the San Francisco biotech finance house Burrill and Craves.

The regulatory background has been favourable. lannched. A delay in European governments are encouraging the creation of financial difficulties. new biotechnology compa- Biotech companie nies, especially in Germany have benefited from faster where environmental pres- approval in the past six sure groups have made it difficult to use genetic engineering in research. In the past three months, Ger- multiple sclerosis treatment many's Qiagen and France's drugs respectively on the Genset floated their shares on the US Nasdaq market. This trickle of product

The Clinton administra-tion's healthcare reform pro- tor confidence that the were postponed. posals of 1993, which industry is capable of produdepressed bealthcare stocks cing genuine sales; analysts initial public offering of lation about the outcome of

years, are history. The healthcare industry's view of helped biotech share prices. As pharmaceuticals industry the next four years under President Clinton is that any sales improve, so do the prospects for drugs still in research in biotechnology. proposals to change the US healthcare system would be And as share prices rose, biotech companies grasped

or flotations.

private sector.

tion of about \$140m.

modest. Medicines regulators have cut the time they take to review applications for drug approvals. The London-based European Medicines Evaluation Agency, through which drugs can be simultaneously approved across all European Union member-states, pushes through almost everything in a year or less.

Before the EMEA, regulatory approval across the EU would take several years. The time taken by the US Food and Drug Administration (FDA) to approve drugs is at its shortest in living memory. Also, the FDA: is taking into greater account chinical trials held outside

the US and the opinion of regulators in some European countries. Shorter approval times are

more than just a convenience for biotech companies. Unlike their cousins in the pharmaceuticals indusexecutives rarely cash in try, they have little sales options until a company is revenue until products are profitable, but in the UK Peter Fellner, Celltech's

approval can trigger serious chief executive, exercised options to make a net profit Biotech companies that of £1.8m, and two executives at British Biotech exercised share options worth a total months include California's of more than £3m. Gilead and Boston's Biogen. Flotations reached a peak in June 1996, with \$417m They now have Aids and raised in initial public offer-

launches has added to inves-

stockbroker, forecast sales Pharma was cut at the last for Biogen's Avonex to reach minute from \$11 to \$13 a. \$700m a year. share to between \$8 and \$9.

There have been some suc-That meant that the best performance from pharma-ceuticals company sales cessful flotations in the US, such es that of Argule, But since the early 1990s also without further news of progress in important clinical trials, markets and confidence are under pressure. There remains an unre

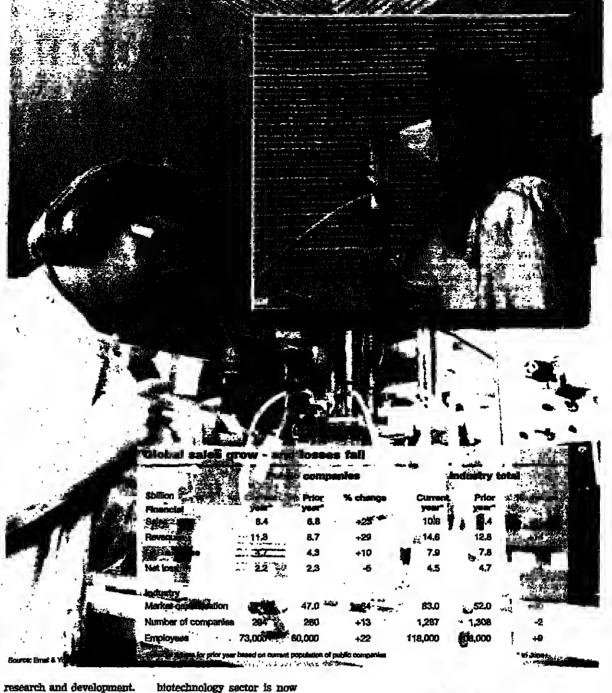
solved tension between the US and UK markets, the two biggest in the world. It is widely believed, both in the the chance to raise more money through rights issues US biotechnology industry and among US analysts, that UK investors are overesti-

In the year to November 14, biotech companies raised mating the prospects for UK biotech companies. One Nev \$7.2bn from private and public markets, compared with \$3.5hn for the corresponding York analyst is typical. She recommends selling British period in 1995, according to Biotech . shares on the Bioworld Financial Watch, a grounds that a US company with products at the same US newsletter which tracks stage in clinical trials as British Biotech's would commore than 250 quoted companies and many others in the mand less than half the mar-That translates into big ket valuation, that is, that

profits for venture capital US companies are better investors. Aroule, a Boston value. UK companies and investors say that their US. biotech company that floated last month, is three years counterparts do not understand the companies they are criticising. According to old. Venture capitalists had invested \$7m and owned half the company. The company now has a market capitalisaone, US investors have toovivid memories of the US biotech sector's share price For senior biotech execucrash in 1992-3 after a series tives, who are paid largely in of high profile failures of biostock and options, it also tech drugs in the final stage of clinical trials, meant serious money, US

However, some in biotech, have been able to take advantage of the arbitrage opportunity presented by the differences between the two markets, A Californian biotech company, Neotherapeu-tics, floated last month on Nasdaq but raised a large proportion of the cash in public. London. The issue was over-

subscribed. Allan Ferguson, general ings. That proved to be more pariner of Atlas Venture, a venture capitalist in Boston, than investors could stomach, and share prices drifted Massachusetts, says uncerlower and several flotations tainties and tensions in stock markets are likely to The price of this month's persist while there is specu-



worth more than \$100bn. Some of that speculation will come to an end in the according to Mr Burrill second quarter of 1997 when thanks to a combination of the results of several imporrising share prices and tant large-scale clinical trials companies floating on stock are scheduled to be made markets. But the sector is permanently beset with uncertainties over the Two companies awaiting final verdicts on their drugs outcome of clinical trials. are California's Amylin and For the feel-good growth Massachusetts' Autoimover the past 1S months mune. Amylin is collaboratto continue, there must ing with Johnson & Johnson be more good news from to develop pramlintide, a drugs in research. For diabetes treatment drug. biotech, no news is bad Autommune has a multiple pews...and bad news can be

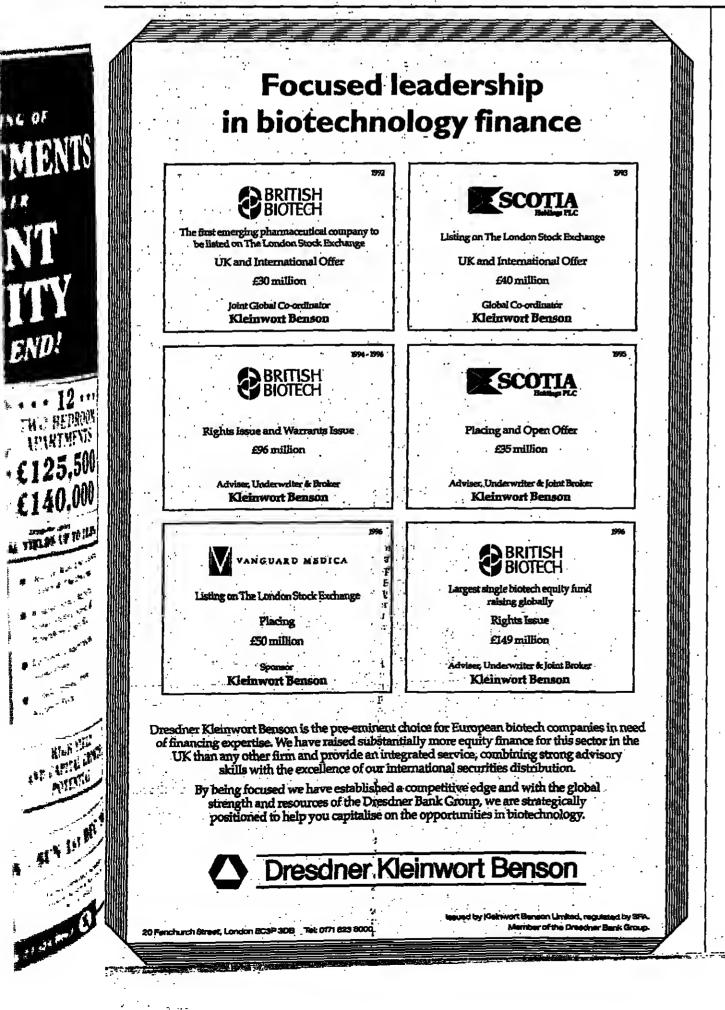
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sclerosis drug. The quoted

#### in this survey

Tuesday November 26 1996

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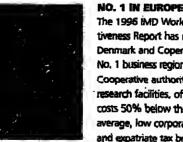


### With applications like this, no wonder Copenhagen is big on biotech

Copenhagen's entry into the biotech sector came in 1883 when Emil Christian Hansen was among the first to develop yeast cultures used in the fermentation of Carlsberg beer. Since then interest and competence in the region has grown.

#### EUROPE'S BIOTECH CENTRE

Today Denmark is home to ... over 400 biotech research lacells. Thanks to this advanced producboratories approved by the EPA and 150 industrial companies in the sector, The Danish government invests more in biotech R&D per capita than the demand both today and in the fuany other country in the world - including the US. Denmark offers quick, non-bureaucratic regulatory practices and substantial tax breaks on R&D.



The 1996 IMD World Competitiveness Report has ranked Denmark and Copenhagen the No. 1 business region in Europe. Cooperative authorities, clinical research facilities, office space costs 50% below the European average, low corporate taxes and expatriate tax breaks, all make the Copenhagen region idea

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#### FINANCIAL TIMES SURVEY

## **GLOBAL CUSTODY End-game nears for** consolidation stage

To stay in the race, global custodians each need to invest up to \$200m a year. Some have dropped out, others have merged their operations. John Gapper discusses the latest moves

The global costody industry "This business can be is approaching an end-game unforgiving. If you do not in its long process of consolidation. Despite seismic shifts such as the recent decision of Barclays and Morgan Stanley to consider merging their operations, the outline of where the industry is heading can already be seen. At the head of the pack are the large global custodians, which are willing to make the annual investment running into hundreds. of millions of dollars to remain dominant.

Names, such as State Street, Chase Manhattan, Bank of New York and Citibank appear determined to lead the industry. Following in their wake

are local providers of subcustodian services and specialised ekills which have carved out a distinctive niche. HSBC and Standard Chartered in Asia, and Paribas in France have regional strengths, while consultants such as the WM Company provide specialist services. Yet, the past year has been

as tough as ever on those

caught in the middle ground,

and obliged to invest heavily

to fight for a share of reve-



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Barclays' recent move, shows how tough many have point of assets in the develfound it. "Do you keep on investing \$100m or \$200m a year to ing emphasis on scale to stay in the race? Critical make returns on custody try, and some people have used to seek businesses with found it a difficult pill to hundreds of billions of dolswallow," says Dick Free- lars in assets, the minimum han, Bankers Trust's head of acceptable size for a full-serglobal institutional services in Europe, Middle East and Africa.

unforgiving. If you do not keep investing in it, you can quickly fall behind. As soon as one of your competitors stops bringing out new prod-ucts, it raises questions about their future," says Dan Wywoda, head of global trust and custody for Mellon Trust in Europe.

The shake-out bas not only affected global custodians themselves. The largest investment managers in Europe have also started outsourcing custody in an effort to reduce costs. The trend was led in the UK by Prudential Portfolio Managers' outsourcing of its £45bn

portfolio earlier this year. Some of the bigger organi-sations are waking up, and saying 'Boy, we have all these people doing things that are not core to our business'," says Mr Wywoda of Mellon Trust, which won the contract to provide custody to Prudential jointly with Midland Bank, the UK subsidiary of HSBC.

The primary driving force behind the shake-out has been the squeeze in fees both on basic custody, and on the ancillary services in which custodians specialise. Basic nues that are ever more custodians specialise. Basic tightly squeezed. The exit of custody has become so com-JP Morgan last year, and modifised that it attracts fees of less than one basis

oped markets. This has meant an increasmass has driven this indus- acceptable. While custodians try is to find new sources of vice global custodian has kets, where vast savings come to be measured in tril- pools are being created, and lions.

ing their fingers that the pricing pressure has eased, and they may be able even to raise prices marginally over the next year or two. Mr Freehau of Bankers Trust saye custodians used to believe they could raise demand by lowering prices, but have been proved wrong. "As we move towards an oligopoly in the industry,

Custodians are still cross-

people are starting to realise that the days of charging low and piling high are over," he says. Maureen Bluedorn, execu-tive vice-president for global securities processing at Bank of New York, predicts that pricing levels will fall over the next year or two. "I think it is going to bottom out. You can see that trend in one or two proposals, but it will take time," she says. "If prices fall a little more, that is not going to affect us. It will just force out more of the smaller players," ebe SAVS The fact that words like

"oligopoly" - and even "car-tel" in private - are now used to describe the industry has caused some doubts among customers. Sandy Jaffee, Citibank's worldwide securities services division executive, says that customers are thinking of things

other than price. "So many custodians are for custody. getting out that all of a sudden the reflective client is saying I do not want to be left with just one provider'," Ms Jaffee says. Price preseure is lessening because customers "want to be sure a provider is going to be

there in five years". Nonetheless, the over-rid-ing challenge for the indusrevenue to balance the investment requirement. Some hope that these will come from emerging marinvestment managers will

have growing requirements Much effort has been spent

Paul Maloy, Chase's business executive for global investor services in the European region and Asia, says that emerging markets will be a key part of the business. "So many investment managers are looking at India and China, and do not want to take a risk on local providers," he says. The alternative is to cash they have. deepen the business done ans have attempted to sup-

recently in developing information-related services. In one sense, custodians

are pushing on an open door in attempting to provide integrated real-time data for investment managers. The benefits range from reducing operational risks to allowing them to manage their assets more effectively, for example by telling them how much

Ms Jaffee of Citibank says with existing customers in that "our customers' infordeveloped markets. Custodi- mation needs are growing unabated". She says that plement revenue from basic investment managers the lower-margin safe-keepcustody with other services. increasingly want immediate ing side of the business. notably securities leading, access to information about Mellon is one of the

ment of investment performance against benchmarks. pened in some emerging markets. Market volatility drives the clients' need for information," Ms Jaffee says.

what have been dubbed "middle office" services such as performance measurement. The danger is that they will lose such business to consulting firms such as Frank Russell, while keeping

#### portfolios, particularly about valuation, and the measure-"Look at what bas hap-Yet custodians are not the only ones seeking to provide loss

#### Tuesday November 26-1996

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#### houses that has emphasised banks related to assets held its role as an "information in custody.

warehouse", capable of han-That could change if a custodian makes a crucial mis-take in handling a customdling middle as well as back office functions. In the Prudential contracts, Mellon has er's assets at a time of the role of handling informamarket volatility. Mr Freehan of Bankers Trust recalls tion flows, while Midland provides the custody. one BT manager who, after Mr Wywoda of Mellon seeing exactly what custodi-ans did, replied: "This seems

Trust says that although to be an insurance business consultents and software houses will play e role in information services, custowith zero premiums." Furthermore, the strategy dians have some key advan- of expansion by acquisition tages. "If you are handling on which most of the larger transactions, It is easy to link that information into players are now set carries its own difficulties. Not all accounting and performance customers are happy simply measurement," he says. to be handed over. Bank of

Given such potential to New York's competitors say that it suffered significant dominate revenues, some observers believe that a attrition from JP Morgan's number of banks has acted precipitately in exiting from the business at the low point in the revenue cycle. Simon Thomas, of the Londonbased consultants Thomas Murray, says that some may regret their actions.

"Very few bankers in the world appreciate the future potential revenue from the business. If you are a bank and you want to gain from the growth in global capital flows, this is a major opportunity," he says.

Nonetheless, things are not always simple for those who remain in the business. Not only are there riske attached to constant investment - "the cutting edge can be the bleeding edge," says one custodian - but the industry is still ewaiting its first catastrophic operational

Despite the Maxwell scandal in Britain, and losses on securities lending in the US, the risks of custody are seen by regulators and others as relatively low compared with activities such as lending. There are no capital Mellon is one of the US requirements for custodian

customer base. Ms Bluedorn says that Bank of New York has "had our share of wine and losses" since the JP Morgan acquisition. However, she says that the 18-month process of integrating the two banks' eysteme and

operations has required a great deal of work, and "planning and attention to detail". These challenges are

becoming greater as the global custody industry approaches the culmination of the phase of consolidation over the past years. The most significant challenge for those who have fought

their way to the front will be to ensure that the industry remains relevant. As technology becomes

more sophisticated, the danger is that berriers to entry to choicer parts of the business - information and ancillary services in particular - will lower.

For global custodians who have spent their way to a place at the top table, that would be an unwelcome reward.

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The Bank<sub>of</sub> New Ideas

#### **2 BIOTECHNOLOGY**

#### United States . by Tracy Corrigan

## Focus is on development

#### Pharmaceutical companies are increasingly forming biotech alliances

п

There are signs that the US biotechnology industry is starting to grow up. Ten years ago, doom-mongers predicted that most of the rash of start-up hiotech companies would go under. This has not happened. Neitber, thougb, have the wildest far ahead. optimists, who saw biotech companies as the pharmaceutical giants of the 21st

century, been vindicated. There are a couple of exceptions, such as Genentech and American General, which are now widely viewed as the peers of the big pharmaceuticals companies. But most hlotech companies remain focused on the development rather than the sale of new treatments. usually through research into molecular hiology and genetics, relying for their survival on licensing these drugs to the hig pharmaceuticals companies, or developto \$52m in July. ing them in partnership.

Many new companies were set up in the late 1980s, and biotech companies usually take about five years to go public and another five or so years to become profitable. Of the roughly 300 publiclylisted blotech companies in the US, around 18 per cent are now profitable, according to Steven Burrill, of Burrill & Craves, a specialist biotech investment bank based in San Francisco, In fact, few companies actually go under. But that is hecause most companies which are failing are bought out or recapitalised.

Public companies in the industry are still losing just over \$2bn a year, according to Mr Burrill. But the improved access to financing due to the strength of the US IPO (initial public offerings) market in the past two years has allowed many compafinancial footing, at least in of products in late-stage clin- they prefer to spend money the medium-term. Access to the IPO market

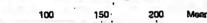
length of time needed to has brought "a new era of stahility", even for those gain regulatory approval has companies which are not yet sbortened. The US Food and making money, says Mr Carl Drug Administration's regu-Feldhaum, president of the latory reform has led to swif-Biotechnology Industry ter approvals for Aids treat-Organisation (Bio). Accordments and HIV tests, an area ing to a survey by Ernst & in which biotech research Young, 24 per cent of public has bad some notable succompanies now have enough These and other recent cash to survive for at least five years; e year ago, only 17 per cent could look that successes have certainly

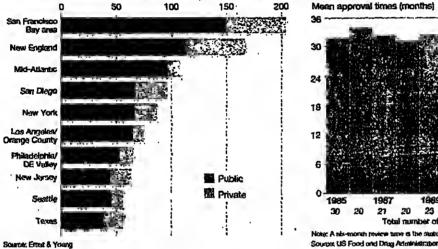
attracted the attention of the pharmaceuticals companies. But the hlotech sector of but aquisitions remain rare. the US stock market fell Most analysts helieve that Rocbe's large stake in sharply in the summer, after Genentech, for example, will an extremely strong perfor-

mance in 1995, and this has not set the pattern for the taken some of the gloss off industry. But the pbarmathe IPO market in recent centicals industry is providing broad support for the months. Furthermore, some investment bankers say that industry through partnering. Some partnerships bave the hest deals have already heen done, in the first six failed, hut given the volatile months of the year. 62 bionature of research and its pay-off, this is hardly aurtech companies raised over \$1.7bn. But the third-quarter prising. More tellingly, new weakness in bigh-tech stocks alliances are being forged. took its toll, and capital raised through IPOs dropped "The large pbarmaceuticals companies are now committed to working with hiofrom around \$300m in June tech companies," says Carl Gordon, a biotech analyst at

Still, as the increase in the number of companies mak-Mehta & Isaly. Big companies such as Eli ing money suggests, there is a positive treud at work. One Lilly are increasing their table...for pelting any

FDA review times US regions with more than 50 biotech companies





France • by David Buchan New market, new opportunities

According to Ernst & molecular hlologist, Genset develop specific products for erwise difficult to spray oung's 1996 survey of Euro- now has more than 130 gene therapy in combatting because it bores right into

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We chose France as the

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ew time is the statutory

E Germany • by Sarah Aithaus

**Public opposition** now on the wane spending on hiotech. But speaker who starts showing nies to establish a sound element is that the number signs of pomposity.

Pharmaceutical companies ical trials is reaching critical on a number of partnerships mass. The other is that the with various US hiotech have another reason for companies. Analysts say this their interest in tha biotech sector. Their margins have has several advantages. First, it allows them to been under pressure, partly reap potential benefits from as a result of the increased control over drugs prices a broader range of research. Furthermore, the companies

already have vast research US, such as health departments, and do not particularly want to add to those overheads. Also, they may like to be involved in the more entrepreneurial innovative ways increasing revenues. research departments of hiotech companies

biotech sector bas been "Both the big pharmaceudisappointing this year. The tical companies and the small biotecb companies like multiple alliances," says Mr Gordon

The culture at blotecb companies is markedly difsubstantially ferent from most corporate culture. Many are still described as "Mom and Pop operations", though in many per cent. cases, as one analyst said, "Mom and Pop hotb have tbe But ponytails". Most companies are set up close to university research departments, mostly in the north-east and south-west, and have a more IPO market tails off, butwith laid-back culture than other new biotech products more conventional compacoming on stream, there is plenty of scope for increased nies. One boardroom keeps a howl of tometoes on the eernings and spendiug on

research.

A change in opinion helps to boost a nation's flagging exerted hy managed healthcare companies in the industry

A few years ago, companies maintenance organisations such as Biopharm, a small (HMOa), So they are Heidelberg-based blotechnolparticularly keen to find ogy group researching drugs for the treatment of bone of diseases, were scarce in Ger-The performance of the many. Indeed, as the hiotech revolution swapt through

> dramatic change for the bet sector is now developing rap-

amid waning public opposition to the sector and increased government support. Not only have changes in the genetic engineering law helped speed new product approvals, but the federal government has introduced various investment programmes to promote biotech. The most recent programme, "BioRegio", plans investments of Ecu2.4bn

difficult - are improving. There's no douht about it, the overall climate has improved since we set up," says Rolf Bechtold, bead of analytical services at Biopharm, founded in 1986. Biopharm has isolated a bone protein, MP52, which it licensed to Hoechst, the German chemicals group, in 1994 to develop a treatment for osteoporosis and other bone disorders. Germany has still a long

way to go. The number of group which should bring us companies involved solely in hiotech is tiny compared with the US, and most of them are only at an early and also based in Munich, stage of development, 'says it hopes to announce a employ fewer than 50, and large co-operation deal with are not yet profitable.

But progress has been I New businesses

Simon Moroney: 'd

drugs for cancer by seeking to optimise the properties of proteins and peptides (amino acid compounds), especially as antihodies. One of its main areas of research is in therapies preventing secondary tumours following surgery for colon cancer.

Mr Moroney says the company, set up in 1992, has yet to reach profitability and is "at the transition stage from pure venture capital to real turnover". However, the group is "on the verge of a multi-million dollar, multiyear R&D collaboration with a hig US pharmaceuticals to cash neutrality in the

next two years", he says. MediGene, founded in 1994

state

are being

Netherlands-hased Atlas Venture, Techno Venture Management (TVM) in Munich, and Technostart, a Stutigart-based group, are the only venture capitalists in Germany with a strong biotech interest. The main obstacle has been the relative lack of exit possibilities for investors and the overail risk aversion of the German

investment community. But things are changing on this front, too. Earlier this year, Qiagen, a Düssel dorf-based supplier of prod-ucts for screening nucleic acids (DNA and RNA). became the first German company to be listed on Nasdag, the US exchange on which many international high-tech stocks are quoted. "Qlagen's successful list-

ing was a breakthrough as it helped draw US investors' attention to Germany," says Waldemar Jantz, managing partner at TVM. "Germany given some showed that it has some Interesting Investment opportunities in high tech help through companies." TVM is setting up its third investment fund for highprogrammes tech companies, with about 30 per cent of the expected DM150m to DM200m total to a hig drugs group later this year. Otherwise, it has a sepbe spent on hiotech, largely arate profit centre - a DNA in Germany. Mr Jantz analysis arm - which, it expects between 25 and 30 per cent of the fund to be says, is already developing subscribed by US investors. "substantial" revenues for Dresdner Kleinwort Benson, MediGene's main research the investment hank, is conactivities include diagnostic tributing up to DM23m, and tools for heart failure and Siemens, the German engineering group, is also one of and ovarian cancer. It is also the main investors. Venture capitalists say they would also welcome a prevention and treatment of cervical cancer and genital local exit opportunity. Hopes are, therefore, pinued on Within its first year, Cell-Easdag, the recently formed European exchange mod-Genix formed a joint ventuze. Metreon, with Schering elled on Nasdaq, and the to research cell and gene Never Markt, the amall comtheraples for cancer and carpany market planned by diovascular disordara. Deutsche Börse, which runs According to Felicia Rosenthe Frankfurt stock and thal, head of the Freiburgfutures exchanges. Mr Moroney says Morphosys plans to based group, CellGenix is also "the first European list on Nasdaq, and possibly the Neuer Markt or Easdaq group with an official production licence for human as well, in the next 12 months. MediGene has also State programmes are promentioned a US listing, viding new businesses with When you consider the a helping hand, although quality of Germany's scienoften not much beyond the tific base, it certainly has start-up phase. The southern the potential to become the state of Bavaria is rapidly European leader in biotech: all it needs now is a few sucman biotech, having tarcessful listings to prove its geted the sector as one of the worth," says Mr Moroney.

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me venture capitallsts. The

Mehta & Isaly Rising Stars the US and UK in the 1980s, tough regulation and ethical Index of 100 mainly US controversies prevented .it from taking root in Germany. However, over the past three years, the climate in German biotech has taken a market ter and the entrepreneurial

biotech stocks is up just 3.2 per cent for the first 10 months of this year. underperforming the broader US market. Last year, it rose 78 capitalisation of the sector, at around \$77bn, is still more idly. than 60 per cent up on the previous year. The pace of the growth may slow as the

The turnround comas

over the next five years. Some of the regional states have their own hiotech programmes, and venture capital conditions - while still

With so few companies, the French trail their neighbours

"It's warming up", says Denis Lucquin, a partner at Sofinnova, one of France's few venture capital firms active in funding hiotechnol-OF5. He cites the new opportu-

nities offered by this year's creation of the Nouveau Marché in Paris, the Easdaq goals". (European Association Security Dealer Automatic Quotation) system as well as this year's decision by the stateowned Calsse des Depôts to set up a FFri00m risk capital fund. "These new opportunitles and funds are also encouraging old investors to come back into the market." Mr Lucquin says.

But there is still a mismatch hetween France's high level of fundamental, government-backed research into biotech and the relatively paltry number of specialist hiotech companies in the country - estimated at 40 to 50, far behind the UK and now behind Germany. Part of the problem. says Mr Bernard Daugeras. of Finovelec. another renture capital fund, is that privileged access to public research in France tends to be limited to a few hig industrial groups. For instance, the French government's BioAvenir is a joint venture with the Rhône Poulenc group.

Madarlan Smith has been producing

pharmaceutical bulk actives from

pean hiotechnology, while "France is home to some of Europe's most established entrepreneurial hloscience firms such as BloMerieux Alliance, Chemunex, Genset, and Transgene, many of France's dedicated biotech companies are little more than small contract research bouses unable to develop major products because they do not have the financial foundations to afford expensive, long-term R&D, and thus focus on short-term

Young's 1996 survey of Euro-

France's relatively strong scientific hase and relatively weak entrepreneurial tradition has often perversely resulted in a hrain drain of the country's top bioscientists to the US and a counter-flow of US or UK biotech managers and investors to France. But there are new signs of a coming together of the public and private sectors inside France.

A striking example was this year's decision by Professor Daniel Cohen, director cer imaging agent - are due of the Centre d'Etudes du Polymorphisme Humain (CEPH) since its foundation in 1982 by Nobel prize winner Jean Dausset, to join Genset, the privately-fi-nanced French biotech company. Prof Cohen is to take his team of 25 gene-mapping scientists with bim: in return, the CEPH is to receive Genset stock options. Founded in 1989 hy Pascal Brandys, a venture capitalist, and Marc Vasseur, a

employees, a fully automated sequencing laboratory in the Paris Suburb of Evry, approach, and provided Transgene with FFr250m in and has this year launched 1994, of which nearly two-Itself on the Nouvean Marché in Paris and on the thirds is still on hand. It has US Nasdaq exchange. It has. the structural advantage of also this year formed parthaving BioMérieux Alliance and Rhone Poulenc as sharenerships with Synthelaho, the French pharmaceutical holders. in contrast to the financial

company, to make drugs for prostate cancer, and with environment, France provides a relatively friendly Johnson & Johnson of the US to research into genes political environment for associated with schizophrebiotech. Ciba, the Swiss nia. pharmaceutical group, has This year has also seen exploited this in two weys moving its pharmaceuticalnew private French and for-

related hiotech R&D division eign financing for s smaller company, Biovector Therafrom Basel across the peutics, of Toulouse. Also French border to Mulhonse founded in 1989, based on in order to sidestep the drug targeting technology objections of Swiss greens, and seeking French sovernacouired from France's National Centre for Scienment sponsorship to try to tific Research, Biovector has get its genetically-modified maize approved by the European Union (EU). since raised \$24m, enough to keep it going until 1998. when It hopes to go to a pubdoor to the EU market," says lic stock market. Two of its products - a nasal influenza Philippe Gey, bead of the biotechnology research arms of Ciba Seeds, "because it is vaccine and an ovarian can-

to reach the stage of clinical the higgest maize producer trials next year. in Europe." One of the higgest and old-France cultivates 3m hectest French companies is the ares of maize - balf of which Strasbourg-based Transgene, goes to silage, but the rest is founded in 1980 and now grown for grain, where the with 190 employees. Having pyral caterpillar, equivalent spent the 1980s as a contract of the US "corn borer." is a research concern to the pest that costs farmers, on pharmaceutical industry and average, about 4 per cent to public disease research and sometimes as much as organisations. Transgene 20 to 25 per cent of their

decided four years ago to crop. The Ciba maize plant narrow its broad interest in contains a protein that kills need to spray adult maize drugs research company. gene technology and to the pyral larva, which is oth-

because it bores right into -cystic fibrosis, cancer and the plant. Ciba has had its modified Aids, Investors liked the

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nber of new drugs in each y

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maize approved in the: US, Canada and Japan, hut not so far in the EU. The Swiss company's field trials in France won approval in May 1995 from the French government, which transmitted the dossier to the European Commission.

Last spring, the commission's environment division gave Ciba a favourable opinion and sent the dossier onto governments for a decisioo. It failed, however, to win a majority within the Council of Ministers, because, of some abstentions and outright objections from Austria. Sweden, Denmark and the UK. These objections mostly related to the possipects." bility, even though remote, of the release of hacteria used in the Ciba.process. Mr

Gay remains, however, confident of eventual victory in Brussels. Ironically, inside France, the Ciba maize now seems to be attracting more support from the environment ministry than from the agriculture ministry, where some

senior officials are baving second thoughts. Mr Gay puts this down to new -found caution in the agriculture ministry, heving been in the front line against the quite unrelated "mad cow" disease, while the environment ministry sees the advantage in avoiding the with insecticide.

swift, and accountancy firm Ernst & Young says Germany now has more gene therapy groups than elsewhere in Europe. Newcomers in the last two years include MediGene, a Munichbased therapeutics group for cancer and heart disease: CellGenix, based in Freiburg

and specialising in therapies for cardiovascular diseases and secondary cancer; and HepaVec, a Berlin company focusing on therapies for liver cancer,

"Gene therapy is a hot spot of biotechnology," says the group. Jane Fisken, blotech analyst at Dresdner Kleinwort Repson in London. "It will take aeveral years hefore any therapies for cervical, skin products reach the market. but there are great prosresearching a vaccine for the

In the meantime, Germany's biotech companies: warts. have been quick to establish licensing and co-operation deals with the established drugs groups, which are increasingly looking to cut costs by outsourcing research to small, specialised companies. "Demand has changed

over the last 10 years: the hig groups are turning to small innovative firms to do the research and the drug cells". discovery phases, and the small groups are increasingly seeing the hig groups and not the patient as their customer," says Simon Moroney, chief executive of Morphosys, e Munich-based establishing a lead in Ger-

Morphosys is researching

recipients of funds from the DM3bn raised from the privatisation of state assets. Pocket Guide Bavaria has set up a risk financing fund, Bayern Kapital, which will invest up to DM3m in each company. This matches funds provided Data on Biotechnology by Technologie-Beteiligungsivesiments Gesellschaft, the federal government's risk financing Limited for operation. the new 'The amounts of soft

money you can get here are unprecedented," says Mr Moroney, Morphosys has now completed lts third round of financing, in which each D-Mark of venture capital was matched with two from the state and federal funds

Baden-Württem herg, North Rhine-Westphalia and Berlin also have biotech activities, while Hesse, where the Green party is dominant, has haen less enthusiastic. However, more active co-operation is needed from

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Some pharmacenticals industry executive are fond of saving: "There is oo blotech industry. We use biotechnology ourselves, and many of the so-called hiotech companies do The comment is partly true, and

wholly disingenoous. The word hiotechnology has two meanings, one scientific and one commercial. The first and original meaning is that blotechnology is the the use of living material in technology. The material can be anything from bacteria to yeast to sheep. It was coined to distinguish it from chemistry, the traditiooal source of new products in pharmaceuticals and agriculture. In this sense biotechnology is employed by most large pharmacenticals and agricultural products companies In the pest two decades. hintechnology has also acquired a

#### companies trying to develop new

drugs, diagnostics or medical devices. These companies want to compete with higger and established rivals. but they differ from them in that they are small and have few, if any, sales, That means that more funding comes from venture capitalists then

from stock markets and sometimes through partnerships with bigger companies. Most biotech companies lose money for many years. It also means thet its survival

There's biotech - and there's biotech

depends on making a success of the inherently risky husiness of research. That leads employees to work long hours, cut costs, sometimes corners. and often take a rose-tinted view of their prospects.

in the early days - the 1980s many of these companies tried to turn proteins into drugs and therefore used hiotechnology, the science, Today many are based on chemistry or computer science but are still

called hiotechnology because of their financial structure.

Much has been written shout why the biotech industry exists. Why could not the pharmaceuticals industry have done what the biotech sector is doing?

One response is to suggest that the US venture capital industry seduced scientists from academia and the drugs industry with money. Another is that the pharmaceuticals

industry has traditionally done well out of improving existing drugs, spending more on sales and marketing than research and development.

Either way, the histechnology sector has become a force to be reckoned with. A pharmaceuticals company can employ biotechnology. but that does not make it a biotech company.

Daniel Green



State Street Bank

#### **GLOBAL CUSTODY 3**

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#### Outsourcing: by David Cowan

#### A marriage of resources Specialisation Legal risk and credit issues

The bank is now No 3 in the US and has \$2,700bn in assets under custody :

PROFILE

The phenomenal success in the past two decades of US mutual funds, which now on average take in a net \$20bn in assets and domi-nate the US savings industry, has created many fortunes.

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One of the greatest indirect beneficiaries ts the State Street Bank, based in Boston. In 1924 it undertook processing for the first US mutual fund (the Massachusetts investment Trust). bution pension schemes About 50 years later, by offered by employera), which tima it was the global custody, and investfourth largest commercial bank in Boston, it decided to focus on mutual fund to focus on mutual fund concentration on servicing processing steadily retreat mutual funds remains ing from traditional commercial banking activities. This proved to be a good decision. From 1980 to the end of last year, the total value of equity and bond assets managed by the US mutual fund industry grew from \$58.4bn to \$2,067.3bn. Stata Street is still the largest processor of US mutual funds. But it has developed from there to be one of the nation's three largest global custodians with \$2,700bn in assets under custody. It has offices in 15 other countries, and completes transactions in 72 countries. It is still based in down-

town Boston, near the street which gave the bank its name, and it still maintains a lending business for local medium-sized companies. But most of its branches have been closed. its credit card business has been sold, and the profitproducing heart of State Street is its huge processing centre several miles outside the centre of Boston, in the old industrial' dian."

town of Quincy. tody role.

come from fees

brings rewards 1970s. At this point, accord-ing to David Spina, the president and chief operating officer, "it was incumbent on organisations to do a very rigorous self-examination about where they had significant compe-

tences which could lead to competitive advantage. We were tha fourth largest bank in Boston, but we were clearly not a leader. Where we had a competitive advantage was not so much global custody at that time but in servicing US mutual funds." This, he said, "begat" pension fund servicing, which in turn begat heavy involvement in 401(k) plans (defined contri-

ment management. The legacy of the early readily apparent. State Street still concentrates on fund accounting and analytics, with information technology which is aimed at allowing highly devel-oped analysis by fund managers both of their own portfolioa and of tha broader markets.

According to Mr Spina: "We like global custody

decided to focus on mutual fund

better when it's conpled with portfolio accounting or analytics of investment performance. A series of services which we have developed in essence build their efficiency on the fact that we already have hard information on our database about the portfolio because we are the custo-

But its growth has been Street's attempts to stay fuelled by fee income, and ahead of its competitors. It it now markets itself as a has also attempted to prospecialist custodian bank, tect its lead in the US by which has devoted more offering specialised services energy than any of its for different customers, rivals to enhancing the cus-tody role with systems that accommodate the different insurrather ance regulations for each

too easy. aside, the case for If the relationship with the outsourcing

seems convincing ager is left to decide either ferent. to shift the outsourcing to Differ Badging, private labelling, another custodian, or take it parcelling out of various and keep it smoothly ticking outsourcing, call it what you back in house, the latter will, global custodians are probably more fraught with probably more fraught with difficulty than the former. convinced the practice of farming out custody services is here to stay. Of course, one could ask if this is a development at Lloyds Bank Securities Services, agroup. "Once you've made the deci-sion it's difficult to undo it doing the outsourcing. Mr O'Driscoll says: "We the units added,

for Europe at Mellon Trust, explains: "Outsourcing isn't for everyone. What you have to decide is whether custody is core to your overall ser-vice; if it is then you shouldn't outsource, if it is publicly acknowledged that not then perhaps you the back office is elsewhere. should, Fund managers are keeping to their core busidebate is no more, and now ness, and that determines involved and the bank tak-we are on to the latest whether they outsource or ing on the outsourcing may ness, and that determines involved and the bank taknot." also be absorbing, to a signif-One milestona was the icant extent, tha counterwheeze of outsourcing. not." The danger as far as fund

managers, and others considoutsourcing by Prudential ering the outsource conun- Portfolio Managers, a subside expressed by Roger Fishwick more competitive, thus driv-drum, are concerned, is that iary of Prudential Assur- at Prudential, who tells a ing the business up the ance, jointly to Mellon Trust story of how a custodian there has to be a realisation that in doing this they are and Midland Bank. Mr committing themselves to a O'Driscoll suggests that this him offering to take on his marriage of resources, and is not part of a continuing

the divorce, if it should come strategy to work with Mid- "We have \$80bn of assets, to pass, is going to be none land, rather that it was an why don't we do your cusexceptional contract, and it tody?" is difficult to generalise on ontsource deteriorates or how outsourcing deals are sourcing is based on the changes, then the fund man struck, every deal being dif-tschnical investment and

Different deals lead to the aspects of the operation, and probably more fraught with outsourcing custody may be driving ontsourcing are difficulty than the former. David Watson, director of to outsourcing the entire and increased technology costs marketing and business back office. What the custody banks aim to provide is

vice-president and area head the analytics and performance measurement areas. We're not in the business of being the cheapest provider. but we add value to help our clients to be more success-ful. Part of the skill of our success will be how accurate our vision of the future will be."

There is a credit issue party credit risk. This is best as the core business becomes capitalised at \$50bn called

custody, to which be replied:

The reason behind out-

flexibility offered by those willing to take your business over. The specific trends being the convenience, best practice issues and cost. But is asset size an issua? "No," argues Mr Watson.

"The decision to outsource is John O'Driscoll, senior focus on the value added, based more on culture than the asset size. It depends on the structure of the organisation. Size is a factor but it is not the determinant. He has to decide how he wants to do his business."

Mr Watson alaborates: "Outsourcing is going to be a continuing trend. As the demand for return on capital increases, the fund manager will want to focus on core strengths. The trend towards outsourcing middle office operations will also continue vahte chain."

Post-Maxwell, Barings and other mishaps in the markets, fund managers are

A. 2. 6



John O'Driscoil dv assets worth £80bn isn't for everyon

increasingly aware of the legal issues at stake. In one sense, the operational area rule book gets bigger, one could be simply said to be comfort might be working one of a legal transfer and monitoring of ownership. The one taking on the outsource is taking on board the legal risk issues as part of the package. Perhaps fund managers, facing increasing legal and regulatory challenges, will then rue the day they outsourced, because they leave themselves at one remove from compliance

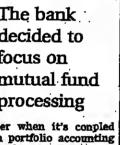
Mr O'Driscoll responds:

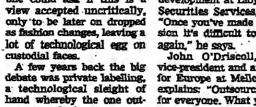
"In some respects you could argue the other way. As the comfort might be warking with a first class firm used to working with the regula-tory regime. This is clearly a very important aspect of the work we are doing."

Legal risk and credit issues asida, the business case for outsourcing appears convincing, and with more institutional investors coming to the fore there seems plenty of business for custodians waving the outsourcing flag to chase.

The bank processing

This is the core of State





sourcing "badged" the ser-vice as its own but actually it was farmed out. Outsourcing is more open, in that it is Today, the private labelling

than interest, now accounts for about 71 per cent of its tax and reporting regimes total profits, and this figure is likely to grow. This has helped insulate State Street against the swings in the economic cycle that affect most US commercial banks. It has also buoyed State Street's share 'price, and the bank hopes its relatively high rating will insulate it against any attempts to include it in the wave of consolidation in the US commercial banking sector.

State Street and the two Bank of New York, now have \$9,000bn in assats between them. While it has slipped to third in assets under custody, thanks to a series of acquisitions by logged impressive growth

quarter of this year, show that assets under custody had increased by 30 per cent over the preceding 12 months from \$2,100bn in Septembar, 1995. Assets

under management mostly in quantitative and index funds originally developed as an adjunct of State Street's custodial accounting systems - had risen by 40 per cent over, tha same period, from \$199bn to \$280bn.

The decision to focus on custody came in the wake

of US financial services deregulation in the mid-

CAMRA nks

US state, and the different covering different financial products: For example, there is a big difference between the accounting mechanisms needed by mutual funds, which are required to produce prices daily, and those of pension funds, which face a more lenient reporting regime. Aggressive investment in technology in the early 1980s was one of the keys to State Street's growth. Mr Spina believes there

other hig US global custodi-ans, Chase Manhattan and ther growth, although the focus will increasingly move outside the US, particularly into western Europe where opportuni-ties should arise from pension reforms, and also into Bank of New York, it has the more developed Asian economics. The past year in the past year. has seen the start of a joint its latest statement of venture with the Unit accounts of or the third Trust of India to provide accounting services to the

Indian mutual fund indus try. Mr Spina is keen to scotch the notion that State Street's growth will be conditioned by its core busi

ness in mutual funds. "It's not clear to us how success fal US-based mutual funds have been in penetrating overseas . markats. ... It's important that we establish links directly in those markets" and don't just follow our existing customers outside the US.

**John Authers** 



Standard & Chartered EQUITOR

### **4 BIOTECHNOLOGY**

#### **Wenture capital** • by Mike Ward

## **Heads are being** turned in Europe

Investors used to look chiefly at the US and UK, but now there are other attractions

IV

Europe is experiencing a life sciences gold rusb. While the public equity market for European biotech may have gone off the boil in recent months, there is plenty of interest from private equity aources. The European entrepreneurial bioscience sector now has some 600-plus companies, and that number is growing weekly.

Investors are particularly interested in getting in as early as possible to take full advantage of the potential upturn in a company's worth.

A recent study commissioned by Merlin Ventures, the new British seed caultal and management company established by biotech entrepreneurs Chris Evans, Peter Keen and John Morris, identified that the average internal rate of return (IRR) from the first round of financing for publicly-quoted UK entrepreneurial bioscience companies was 77 per cent a year. With venture capitalists usually looking for IRRs of 30 shortly. per cent a year, it is little wonder that their heads are being turned by the burgeoning European biotech sector. Celsis, the industrial diagnostics company founded by Mr Evans, gave the best nities, internal return on invest-

ment to early backers, while another Evans company, Chiroscience, finished third. Mr Evans is now looking

to repeat his success and boost Britain's position in global biotech through Merlin Ventures and the recently-established Merlin Fund. Merlin Ventures will identify at an early stage leadingedge UK bioscience, co-found companies based on the core technologies, and provide seed funding and management support until the com-

panies are in a position to go

be made.

for a first round of institutional funding.

"We intend to create value entrepranaurs. Having for UK Pic by building busialready invested in 50 Britesses underpinned by the ish life science companies it is a testament to the UK's British science base," says science hase that he expects Mr Kean. "And it is our 3i to continue to invest. intention to put together and Some of the funds, howincubate eight to 10 new companies a year." ever, will be heading for con-

tinental Europe. "We have Merlin has already cofounded its first new venture invested in European life scithe cancer therapeutics ence firms in the past, but we are beginning to look in tha European direction as development company Cyclacel - in collaboration with Cancer Research Cammore and more professionally managed companies paign Technology, the commercial arm of the UK canemerge." The emergence of a relacer charity. It is now tively robust UK bioscience constructing a second company, which involves putting sector and the appearance of six different technologies new companies in continental Europe is best illustrated under one roof. The Merlin Fund founders by the investment profiles of are currently attracting some of the venture indusinvestors to the unquoted try's most consistent back-Jersey-based limited partnership. While 85 per cent of the Biotechnology Invast-

ments (BIL) has seen the potential sources of equity in London are not allowed to geographic spraad of ita investment portfolio change invest in unquoted stocks, Mr Keen says that potential considerably in the past 10 investors have shown enthuyears. "In 1987, about 90 per sizsm for the concept. In the cent of our investments were in the US and 10 per cent first instance, some £20m to were in Europe," says Jer-emy Curnock Cook, of Roths-£30m is expected to be forthcoming, although the fund has a cap of £50m. Mr Keen child Asset Management, the expects the fund to close its manager of BIL. : "Now first round of financing Europe accounts for 25 per cent of the investment in While the majority of biolisted companies and 40 per

cent of the unlisted atocks. tech start-ups to be financed by the Merlin Fund will have There are now worthwhile investments to be made other than in the US." en co-founded and seeded by Merlin Ventures, the fund Racant non-US and will consider other opportunon-UK investments include

The creation of new com-France's BioVector Therapanies with managers that peutics, Ireland's Biotrin have already been round the International, and Israeli block once - or in Mr Evans' companies Peptor and XTL Biopharmaceuticals. case, a few times - is an attractive proposition for Tha succeas of British many venture backers. Indeed, for Patrick Sheehan, entreprenaurs is encouraging other UK scientists to consider taking the business plunge. In collaboration with local director of emerging businesses at 3i, this heady mix of entrepreneurial busi-Johnson & Johnson Developness skills and groundment Corp, BIL has established a seed capital busibreaking science is now de ness, Healthcare Ventures, rigueur if an investment is to to provide financial and managerial support to bud-

Mr Sheehan says be is optimistic that the perceived ding scientific entrepreneurs lack of experienced manage- across Europe.

25.0m-Axis Genetics Cambridge, England Aude Pharme ° £1.0п Copenhagen, Denmark ment will soon not be a prob Biotrin Hokings 1£3.6m lem as the sector recycles its Mount Merriod, Irish Rep BioVector Therapeutica \$13.5m Labage, France 92.5m Carebrus Ascot, England Core Technologie 28.9 Klimamock, Sectiand ÷ £4.25m

Company

Hexagen Cambridge, England Sec. 1. 11 FI 10m IntroGana Rijewijk, The Netherlands DMI Im MediGene Munich, Germany, Metris Therapeutics £0.35m Cambridge, England Oxford BioMedica 20.75m Oxford, England Oxford GlycoSci \$20m

Abingdon, England Phermaciene Labe 2 E1.39m Royston, England Fi 37m

Leiden, The Netherlands FFr32m 11.121 Thulle Alx-en-Province, France £22.5m Thursday Keele, England

Source: BloBusiness, Oxford Business Publishing

Mr Curnock Cook is now looking very closely at developments in France and Germany where sea changes in government and financial community attitudes are underpinning the emergence of strong prospects. "There has always been money for the biotech companies; it has always been a question of whether that monay could be put to good use," he says.

Entrepreneurial bioscience companies based in mainland Europe should soon find it easier to access venture capital. New funds are being created to support early-stage companies, while existing European venture capitalists are now looking to invest in home grown talent rather than just North American and British prospects. The creation of new stock exchanges focusing on high growth high tech stocks is one of the catalysts for

this enthusiasm.

### European bioscience private financing

Amount

Notes Completed private placement through Hears Govett Corporate Finance; 31 put in 31.5m New combichem company receives seed funds from Danish venture capital company DUE Disgnostic technology company raises funds. Bit, one of the backers Oversubscribed mezzanine financing, BiL, 3i and COC knowston among new investors. Sofinnova one of existing shareholders

Neuroscience start-up gets \$2.4m from Schroder Ventures International

Drug delivery technology company raises funds in private placing managed by Merrill Lynch. Rothchild's International Biotechnology Trust makes first non-US investment of 22m. Mammalian functional genomics company completes first financing round, stiracting funds. from venture capitalists Gene therapy company completes self-managed private placement which includes new backers such as 3i and GIMV Gade therapy company raises tunds in second round from vanture capitelists and soft loans from silent pathers Female healthcare start-up receives seed funding from Healthcare Ventures, a joint-venture between Bill and Johnson and Johnson Development Corp Britain's newest gene therapy company raises funds in pre-flotation placing with institutional astors . Completed private placement above \$15m target. Existing shareholders participate, plus new

ones, including Sofimova Drug research company focusing on use of human tissue in new medicines related initial funds from 31 and others 1 A . 1 

. . Transgenic company raises funds in two tranches

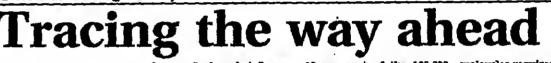
Formerty known as Heliosynthese

Britain's first gene therapy company completes second round of financing

The successes of the small and from scientists wishing greater market and commernumber of initial public to emulate their peers. offerings by continental For these reasons. French biotechnology may be on the European bioscience companies in the past year has generated interest both from

set earlier this year - at \$99.4m one of the largest inithreshold of creating a vital tial public offerings by a bioantrepreneurial bioscience sector. The French ministry of research is currently

science company - showed tha French scientific and looking at ways to promote a financial communities what July 1997.



Fresh sciences give opportunities for reducing costs and cutting cialists. trial times

Three new technologies are coming together to transform research in the biotechnology and pharmacentical industries: genomics, combi-natorial chemistry, and high-

throughout screening, And

underlying all three is infor-

form a "value chain": gen- 10 per cent of the 100,000 omics companies are most human proteins are secreted valuable, followed by combi-- and therefore are potennatorial chemistry compatially useful as drugs. The nies and then screening speremainder are an integral part of cells in our body. Information about the In any case, proteins have

100,000 human genes is the For instance, most proteins most expensive to obtain, are large and unwieldy molehas the greatest scarcity cules that have to be value, and is most useful for injected into the patient. drug discovery. Biotech com-Despite the efforts of the panies focusing on genomics includa Human Genome Sci-"drug delivery" industry, there is still no good technolences, Millennium, Sequana, Incyte, Myriad, Lynx and ogy for packaging proteins

molecules required to record the sequence of reactions undergone by each compound. After every step, the beads are pooled and divided between a number of flasks - increasing exponentially the number of compounds severe limitations as drugs. synthestsed.

But new combinatorial techniques are being developed all tha time. For instance chemists at the UK research centre of Pfizer, the US pharmaceutical group, now sandwich the resin

#### was possible.

One of the main factors underpinning the development of US, Canadian and British entrepreneurial bioscience companies has been the availability of public equity. This encouraged venture capitalists to finance the companies because they could see how they would get their returns. But not all biotech company backers are looking for rapid financial returns

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In addition to the likes of Britain's BIL, Si and Merlin Vantures, there are funds being set up where the backers are working with additional requirements. This is particularly true of two new blotech financing vehicles in Germany, being established by Corange, tha parent of the German pharmaceutical group Boehringer Mannheim, and by Bayer, the German chemicals, plastics and life sciences group. In collaboration with

Bayerische Vereinsbank and tha Dutch financial group ING, Corange has launched the Global Life Science Limited Partnarahip. Conceivad initially by Corange as a means to provide funding for non-core but nevertheless interesting research from within its group, the scope of the fund has been broadened to consider projects from other sources.

As the name suggests, the fund will hava a global focus. In the first round, cial awareness among its scientists. The flotation of Genwhich closed early last month, the three founding partners each subscribed DM25m and there are plans to add to this DM50m in a second round set to close by

venture capitalists, who can now see possible profitable exits for their investments, New technologies • by Clive Cookson

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natics, the application of Best known is Human computing power to biological and chemical informa-Genome Sciences, based in Maryland, which formed a Genomics, tha study of far-reaching partnership genes and the way they with Smithkline Beecham, work together, provides a the Anglo-American pharmahuge range of new biological ceutical giant, in 1993. This targets for drug discovery. has thrown up far more gen-Combinatorial chemistry omic information than tha enables researchers to make original partners can use vast numbers of new chemithemselves - even though George Poste, SB's head of cal compounds as drug candidates R&D, says almost all his High-throughput screening brings chemistry and genomcompany'a new drugs will be ics together. Robotic equipment tests the candidates rapidly against the targets. Compounds that show biological activity can then be developed further - for example by using a molecular design computer to adjust their structure. There are two broad reasons why companies are investing in these technologies. Firstly, they hope to generate better treatments for diseases for which current drugs are ineffective and/or afflicted with serious side effects. Secondly, they want to cut the costs and time taken to produce potential drugs for clinical trials. In order to remain competitive, all the integrated drug companies have had to built up expertise in all three technologies - both in-house and through webs of alliances with specialist biotech companies and academic secreted proteins. research groups.

based on the HGS alliance so it has been extended to take in four more drug companies: Schering Plough of the US, Merck of Germany, Synthelabo of France and Takeda of Japan. Each gene codes for a protein and, if the protein is one that is accreted into the bloodstream, it may turn out to be a useful drug. Exampies of protein drugs include insulin, growth hormone, interferons, erythropoletin (to stimulate the production of red blood cells) and tPA (to dissolve blood clots).

Genetics Institute, based in Massachusetts, recently announced a collaboration with two prominent Californian biotech companies, Chiron and Genentech, to iden-tify and characterise the functions of "secreted proteins". GI says its Discover-Ease technology has already identified genes for 5,000 as an anchor, both for the But sciantists estimate growing chemical com-pounds and for the tagging The three technologies that, altogether, only about

in such a wa can take them by mouth.) of polypropylene. The majority of useful drugs are, and will continue to be, synthetic "small molecules" that interfere with the operation of proteins, for example by inhibiting the

action of an over-active enzyme. The potential number of atomic combinations that might produce a useful small molecule drug is virtually infinite - which is where combinatorial chemistry comes in. Although the approach has its roots in the 1980s,

combinatorial chemistry only emerged five years ago as a recognised technology. Its principle is to combine molecular building blocks into "chemical libraries" of

many thousands or aven millions of new compounds, generating a previously unimaginable chemical diversity. The combinatorial philoso-

phy is to carry out chemical reactions in parallel, producing very small quantities of a very large number of com-

pounds for further testing industry is also beginning to and development. This is a complete contrast to tradimove into combinatorial chemistry. This month Silitional synthetic chemistry, which makes a series of compounds one at a time. The most common way of carrying out combinatorial chemistry is to use micro-

con Graphics got together with Tripos, a US chemical information company, to create SpaceCrunch, "the world's largest chemical database" with 150bn com-pounds. The idea is to give scopic plastic or resin beads

pharmaceutical researchers more candidates for their combinatorial libraries.

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This makes it far easier to keep track and separate them than if they are loose in reaction vessels. Many small companies are

specialising in helping pharmaceutical and biotechnology groups to automate combinatorial chemistry and link it to high-throughput screening. For example, The Technology Partnership, a UK consultancy based near Cambridge, has a consortium of drug companies including Merck of the US, Pfizer, Takeda, BASF, Ciba, SmithKline Beecham and Chiroscience ~ using its Myriad automated synthesis system

Anothar UK example is Chemical Design, an Oxfordshire-based company that floated on the Alternative Investment Market this year. It has moved from molecular modelling to specialise in developing and supplying software for combinatorial chemistry. The mainstream computer

2 GLOBAL CUSTODY

Profitability: by George Graham

## Fractional fees bring cheer

After the shake-out, the big custodians are expanding their services

п

After a period in which basic custody fees have been failing by as much as 15 per cent a year, a string of banks, ranging from J P Morgan in the US to Barclays Bank in the UK, has taken a close look at the economics of global custody and chosen to leave the business. Bot despite measuring

their hasic safekeeping income in fractions of basis points, the few leading cus-todians that have survived the shake-out of the last year are looking remarkably cheerful. The higgest global custodi-

ans, banks such as State Street Bank, Citibank, Bank in the US are now typically of New York or Chase Manbattan, have developed the one fifth 5 of a basis point, sort of securities processing measured on the size of the powerhouses that have portfolio, though that can enabled them to keep driv-

ber of fund managers used ing costs down as fast as and the type of asset. Increasingly, too, the leading custodians have been markets can also he meaable to expand their range of sured in fractions of a basis services far beyond the stanpoint, although some notiondard task of keeping securistill have very slow paper-based securities settlement tias in safety, generating new revenues by increasing. speeding up and tailoring procedures, which adds to costs. That includes Jepan the information they can

and the UK, although the provide to investors. introduction of the Crest Eveo in basic custody. some of those who have choelectronic settlement system in London is expected to sen to remain in or expand in the business see good improve that. growth prospects. On top of these basic fees,

"First of all, there is an custodians can earn some opportunity to gain profitadditional income on the ability strictly on the feeinvestment of cash balances. driven husiness of custody." But fund managers are said Maureen Bluedorn of increasingly investing out-Bank of Naw York, who side their home territories. joined the fast-growing cusand that increases the level todian when it took over JP of their demands oo their Morgan's global custody global custodians. In some emerging markets, fees can Standard fees for custody be 40 to 60 basis points.

Citibank, which does its no more than a quarter or vary depending on the num-

"In some emerging mar- year ago. Some of the bigkets there are significant gest, such as Calpers, the Fees in other developed margins, and we obviously California state pension have those profit margins fund, will use a dozen differin-house," said James Econ- ent services. Increasingly, institutions omides, managing director

ally developed economies for global custody at Citi- are asking their custodians bank. But emerging markets also to perform a compliance can also be much more role, monitoring derivatives costly to operate in, and investments, for example, to involve much greater risks. ensure that they are not Not all custodians are sure unwittingly gearing their that they are fully compen- funds, or checking that submanagers stay within their "The cost differentials of investment guidelines. "Historically, custodlans

operating in some of the emerging markets versus dealt in the post-trade world, in settlemeot, accounting some of the developed markets are probably on the and analytics. Meanwhile, order of seven or eight to tha investment manager's operations had significantly one, where the pricing mechother information needs preanisms may not give you quite that wide a spread," trade. We are finding ways said David Spina, president of avoiding data duplicaand chief operating officer of tion," Mr Spina said. State Street. Increasingly,

however, institutional investors are willing to pay for

ent services - up from 4.8 a rather than just selling

Maureen Bluedom: good growth prospects in basic custody

and invests the collateral received in exchange, hoping to create a spread over the A better analogy is that yield of the original security. rather than just selling If that increases the yield

kept in a central depository is providing global custody

as a compromise measure of overall volumes and the pattern of use - and to reasfailing short of complete sess capacity requirements." electronic dematerialisation. The Liba committee letter Several US custodian banks also listed a number of participants in Crest, Including custodians, whose perfor-

Crest system - both in terms

mance has been "poor". In response, both custodians and CrestCo argue that the prohlems shoold be viewed as temporary and thet once Crest is fully implemented it will greatly improve the efficiency of the settlement system. With most other stock markets, in the developed world and in emerging markets, ahead of

the UK in introducing so-called dematerialisation, custodians argue that there is no turning back from

Most remain optimistic shout Crest eventually being the platform for a significant expansion of their business opportunities, Some draw a parallel with developments in the US after stock certifi- Mellon Trust and Midland

basis points, it could mean downward path that keeps millions of dollars of additional income and make the provide new types of infordifference for a fund man- mation more quickly to ager between second and investors. Pension funds first quartile investment per which once were happy with formance.

FINANCIAL TIMES TUESDAY NOVEMBER 26 1996

between the custodian and ments available on autothe institution, usually 60:40 or 70:30 in the customer's individual employees. favour - though Mr Spina says he would prefer to man- ple, that means spending 8 age stock lending on an per cent of revenues on new agency basis, acting as a systems every year. Many of "toll-taker" rather than splitting the spread. Bank of New York and tody have done so because

lending, though Cbese's upgrade to their systems. merger with Chemical Bank bas brought it an added expertise in the field. But stock lending is not a risk-free business, as Mellon found two years ago when it had to take a \$130m charge to cover losses of customers

in its stock lending business. Value added services require heavy investment if the custodian is to keep up with clients' demands. Global custodians are faced

on a portfolio by 50 to 75 to keep their unit costs on e a quarteriy print-out may The spread is split now demand daily stateor in

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mated voice response for At State Street, for examthe large banks which have decided to bow out of cus-State Street have tradition- they recognised that they ally been leaders in stock were faced with a massive

As the very largest operators get larger, they can amortise their software development costs over a larger base, and so increase their edge over smaller fish. With critical mass no longer measured in hundreds of hillions of dollars worth of assets but in trillions, that means that the coming years will see more banks taking another look at the economics of custody. Many of them with massive spending on are likely to conclude that it information technology both is time to leave.

more than these basic cusown administration in most tody services. countries rather than relying Mr Spina says State on local sub-custodians, sees Street's 100 largest clients this as an attractive husiuse an everage of 5.2 differ-

Crest and UK dematerialisation: by William Lewis

operations

## elays reinforce doubts

Seven deficiencies that must be addressed are cited

in a letter to Crest's management

Recent statements by the CrestCo, the company responsible for the introduction of Crest, the electronic share settlemeot system. have raised doubts that the system will go live as

planned in April. Crest has been hit by a series of delays that have led to share settlements taking more time than expected. Terry McCaoghey, director Software and other problems have already resulted in CrestCo postponing until next year the transfer of several large stocks to Crest from hit and there are going to be Talisman, the paper-based system being pbesed out. Recently CrestCo produced data to show that the most efficiency," he says. serious delays had occurred

at the end of October, and tive of CrestCo, recently tutions, to agree to a minithat changes have been warned stockhroking firms nade to speed up settlement. but doubts persist.

CrestCo has disclosed that tions from regulators on the some processes, including amount of business they "circles", a process to settle linked transactions at the same time, have been halted to prevent them delaying other transactions, but were being amended to ensure they work better. CrestCo has suggested that

Custodians say that they many of the worst performhave spent up to £5m each ing firms are smaller private so far implementing Crest client brokers wbo have and are keen to see its sucused off-the-shelf software to cessful completion. "This is link with Crest e massive project," says However, the settlement

managers of several leading of Midland Securities Serinvestment banks have also vices. "You are talking about targeted custodians, and dematerialising the UK and there have been calls for a frish stock markets in one delay in the full transition to the new system. The settlement committee of the Lonproblems from time to time. But at the end of the day we don Investment Banking will be better off in terms of Association (Liba) has also called on CrestCo, which is

lain Saville, chief execu- owned by 60 financial insti-

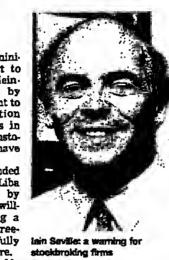
mum standard contract to end the difficulties. Kleincausing delays within Crest wort Benson, owned by that they could face restric-Dresdner Bank, is thought to be seeking compensation conduct. The Stock from other participants in Exchange and the Securities the system, including custodians, which it believes have and Futures Authority have heen visiting all 243 firms caused delays. participating in Crest to ace Mr Saville has responded how well they are coping. to the complaints of the Liba

sated for this.

settlements committee by saving that he would be willing to consider signing a minimum standard agreement when Crest was fully operational, hut not before.

In a recent letter to Mr Saville, the Liba settlements committee cited seven "deficiencies" that managers believe must be eddressed urgently. It also cast doubt on whether the Crest system will he able to handle the strain that settling trades in all publicly quoted companies will impose

"We have identified a

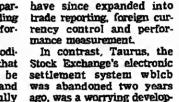


number of deficiencies in the Crest system which we believe must be addressed to Crest

enable Crest to handle any increase in volume," the letter said. "The fact that these problems have emerged at such low volume levels suggest that there is a need to re-examine the assumptions made about the usage of the cates were immobilised, or Securities Services. Midland

Presence

When banks, fund menagers, and



was abandoned two years ago, was a worrying development for custodians. Many of the big fund managers of fraud". were planning to be their own account controllers and would have taken many pro-

cesses in house. Crest has led to fund managers, many of whom have offered in house custody to pension fund clients in the past, thinking about outsourcing. In January, Prudential Portfolio Managers, the investment arm of Prudential Corporation, awarded the contract for the global custody of £45bn of assets to

Andrew Brookes of CrestCo details several advantages that the new system settlement system wblcb will bring. He says that taking paper transfers out of the system will "significantly reduce the likelihood

for all assests outside the

US, and Mellon Trust, part of

Mellon Bank, will act as cus-

todian within the US, includ-

ing safe keeping, trade set-

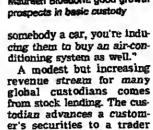
tlement and the collection of

dividends.

Those not bolding assets in dematerialised form will find it extremely difficult to benefit from the shorter set tlement cycle," he says.

Custodians, Mr Brookes says, should not be concerned. They "have an up front cost which should yield them financial henefits in the future. They are used to spending heavily on information technology and eventually should yield a financial return on what they are doing in Crest compared with paper processing".





Mr Economides insists that custodians are not simply swallowing sub-cost fees on basic custody to reap profits on these higher margin value-odded services. "It's not cross-subsidisation.

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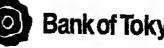


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You may know that Midland

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#### **GLOBAL CUSTODY 5**

## Deutsche Deuts Focus on quality

bank regards itself as the domestic market leader in global custody

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turning that chore into a worthwhile business. Then the bank's management realised the enormous business potential of custody. and from a standing start five years ago, Deutsche Bank has become one of the largest providers of local and global custodial services.

Deutsche Bank did not reveal the size of its custody business until two months ago. Total cross-border assets of \$457bn under custody put Deutsche Bank in fourth place worldwide after Chase. Manhattan Bank. Cittibank and the Bank of New York. The bank's client base includes 2,600 institutional investors.

More significantly, Deutsche Bank's global custody business is now making a profit, as are "almost all" of ite 24 local custody operations, according to Peter Grafunder, global head of international custody services.

Germany'e largest bank already regards itself as the domestic market leader. Together with its closest domestic rival Dresdner Bank, the bank estimates that the two banks combined have an 85 per cent share of cross-border international business in D-Mark dian banks are capable of securities, But Mr Grafunder argues that local markets, however large, will to offer valued-added serlose their significance once the European single currency has been introduced. "Investors will want only "service comes at a pre- Dentsche Bank will enter one cash account, so cash mium and the locals don't the market, too, only if it

Germany's largest long as someone in Europe can offer the right euro-custody product." Deutsche's strategy is

based on twinning local custody operations with global expertise. While local know-For much of its 125-year ledge was traditionally history Deutsche Bank was enough to satisfy the majora reluctant custodian, hold-ity of clients, who do busi-ing clients' securities and ness in just one market, exercising the voting rights says Mr. Grafunder, custodion their equities without ans will in future need global appertise too to serve the growing number of cli-ents who hold assets in various currencies.

"Custody practice is changing as asset allocation becomes more international. Under the Hausbank system (where customers dealt with one hank in each market) there was no concept of

global custody. But once clients begin investing in other currencies, they need an independent custodian. "The big weakness of local providers is that they know the local market excellently, but lack the experience Deutsche Bank has acquired from a range of markets." Mr Grafunder believes that the lack of the leading local expert in. local expertise in many markets is the reason why a series of competitors, most is often impossible. In some recently Barclays Bank, countries there are no have decided to leave the experts available.

custody business. Although Mr Grafunder is one main reason why perceives "a desperate need Deutsche has not yet estabfor cost reduction", he will lished any local custody have few opportunities to achieve this. Deutsche Bank Europe, with the exception is investing hugely in techof Prague. nology to reduce its operations staff and to offer set up a subsidiary in Budanew custody services. pest, but Mr Grafunder has Margins in developed. no specific plans to follow markets such as Germany are low because all custowith a custody operation. He notes that several local banks, such as Bank Hanoffering basic products, and dlowy, Budapest Bank and International Moscow Bank, there are few opportunities already offer competent vices. Even in eastern Europe, lower prices are difficult to achieve because

local custody in the region, and Citibank is already management will be far have a tradition in dealing can outperform the best



in securities," Mr Grafunder

local provider. says. Therefore he argues Next year. Deutsche that price is not the real Bank'e custody staff will analyse the other markets issue, "We don't compete on price, we compete on qualin eastern Europe, where ity." He defines this as a custody volumes are still broad infrastructure, highsmall, and decide whether to set up more · local operations. "The questions ly-qualified staff and specialised software systems. The bank's recruitment phiwe will ask are how big is losophy is simple; to hire our market share? And can we get the right staff?" Mr Grafunder says. any new market. But Mr Global custody cannot Grafunder admits that this

develop st its own pace, but must follow as commercial banking operations are set The lack of qualified staff up in new markets such as the countries of central and eastern Europe. So far, the custody operations are only operations in eastern in Prague, which is already seeing a return. All other markets are handled from Deutsche Bank recently the bank's global custody offices in Eschborn, an office park just outside Frankfurt. "We're keeping a very low profile in the Czech Republic at the moment."

The custodian is called first if a chient faces a technical problem, says Mr Grafunder, who has 135 client support staff at Deutsche there on the global level. Bank's custody headquar-Dentsche Bank will enter ters just outside Frankfurt.

Laura Covill

## **Regulators drag their feet**

It is unlikely that in the industry.

regulations will be tightened soon regulators," says Dick Free-han, division head of global because there is a institutional services in Europe and Asia for Bankers lack of consensus Trust, "A monster trauma The fact that the UK is only has not hit the industry yet, just getting around to mak- and I think it requires that. I

ing custody an activity that just hope it doesn't happen requires authorisation is a to us." The UK approach to regureasonable indication of the importance that has been lating custody emerged in attached to regulation of the wake of the Robert Maxwell affair with the publicaglobal custody. Despite the tion of e Securities and Investments Board consultatrillions of dollars of assets involved, regulators have tion paper in August last

Regulation: by John Gapper

moved slowly. In part, this is because of year. This suggested that the extreme variance in local custody should be made an prectice in safeguarding authorisable activity, and assete held with another suggested regulatory stansuggested regulatory stanparty. While it appeared to dards. The Treasury is now workbe mere commonsense in Anglo-Saxon countries for ing on rules for the authorisbanks to to segregate their clients' assets from their ation of custody companies.

In practice, it is unlikely to mark a sea-change in regulaown, the opposite principle holds in Japan. The result is that global tion, since virtually all companiespractising custody, custody still lacks stringent apart from some Personal regulatory requirements. The US Securities and Equity Plan administrators, are already authorised for Exchange Commission has other activities. eased its regulations on cus-

The SIB acted on concerns tody of cross-border assets from bodies, including the beld by mutual funds follow-Society for Practitioners of ing lobbying from the global Insolvency, that client assets were not sufficiently segrecustodians most etrongiv gated by law to prevent In August, the technical them being lost if a company committee of losco, the intercollapsed. This concern was inflamed by initial doubts national grouping of securiover client cash deposits ties regulators, made a series

when Baring collapsed. These SIB standards are now being transformed into firm regulations by the relevant self-regulatory bodies, the Securities and Futures Authority, and the Investment Management Regula-

tory Organisation. However, the SIB standards have not nise the benefits for investor turned out to be particularly protection and confidence in omerous for the industry, financial markets of effective In particular, the possibil-

mechanisms to protect client ity of eepareting client assets from the risk of loss, assets from those of a custodian by placing them in sepand the insolvency of local arate nominee companies However, industry particiwas not regarded by the SIB as worth the disruption and pants doubt whether they have heard the last on the cost involved. A cost-benefit subject from reguletors. analysis carried out by the board put the cost of imple-Indeed, some bankers say thet if the inherent risks of mentation at £100m.

Separately, neither the SIB custody were better reflected in regulations, it would help nor any other regulatory to ameliorate some of the body has made an effort to cut-throat price competition devise capital adequacy have failed to recognise that face.

regulations devised by Imro merely require companies to have capital of up to 13 weeks' expenses.

The principle behind this have sufficient time to run down the business in an orderly fashion, and transfer tion, in case of trouble. Reg-ulators argue that it would be impractical to make any form of capital charge in proportion to assets.

"It is inconceivable that any custodian could hold capital that could in any way match assets held in custody. We are talking about firms with billions of dollars in custody," says one official.

'A monster trauma has not yet hit the industry, and I think it requires that'

Regulators argue that it is better to insist on firms having adequate systems and controls. in theory, the lack of capi-

tal adequacy requirements is not a problem because custodians act as agents rather than taking on any direct risks from movements in value, or losses, of securities. A similar approach to linking capital to operational expenditure is used for UK fund managers.

However, not all analysts agree with this approach. Simon Thomas, of the consulting firm Thomas Murray, says that the SIB review "walked away from the major issues facing the industry". He argues that the true risks inherent in cross-border custody are far higher than has been recognised.

"There are a large number of risks that are subterranean and have not been

rules for custodians related banks that issue payment "In all honesty, the issue to the client assets held in instructions are de facto has been hugely fudged by custody. The existing UK principals. They cannot maintain agency status if it goes wrong," says Mr Thomas.

v

Most custodians agree that they would in practice be is that any custodian will forced to make up any loss caused by errors. Not only have US courts taken this view in cases of error related custody to another institu- to securities lending, but it is a commercial necessity. "If we walked away, we could say goodbys to our reputation," says one. This implies that - simi-

larly to the case of potential losses affecting unit trusts managed by Morgan Grenfell Asset Management, where the group's parent Deutsche Bank stepped in to make good the loss - any global custodian faces huge potential liability for making operational errors.

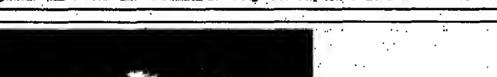
Mr Thomas believes these risks are eventually bound to be reflected in capital charges levied on custodians in local markets where the risks are appreciably higher. These risks are currently only reflected in higher charges for custody services in markets with poor settle ment systems.

He argues that these capital charges will be passed straight through to investors in higher charges by custodians, implying that investment banks that lack custody operations will suffer. He says this is one important reason for banks with strong balance sheets to specialise in custody.

For the moment, a lack of regulatory consensus among members of losco, together with differing local treditions, make it highly unlikely that a concerted

push for tighter regulation will emerge repidly. However, this could change if an equity market crash led to a custodial failure.

Yet the compression of nricing in the industry in the past five years has in effect eliminated any notion of pricing correctly for risk. That could come to be seen as an unfortunate omission by both regulators and custodirecognised at the moment. ans themselves if the subter-Regulators and custodians ranean risks of custody sur-



of broad recommendations on ways to protect client assets. However, it emphasized that all regulators had to follow insolvency laws and traditions in casting regulations. One of losco's main recommendations was for all regulatory authorities to recog-

affected.

investment firms.



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#### **4 GLOBAL CUSTODY**

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Securities lending has been taigted by association with the Mirror Group per

Euroclear and Cedel Bank: by David Cowan

### eve each other closely vals

Both organisations have undergone changes as they prepare for even

greater competition

Since their formation in the lete 1960s, Euroclear and Cedel have eyed each other closely across the Ardennes, but in recent times there has been more of a competitive glint in the Cedel eye. Euroclear bas always been the elder, the one with the biggest market share abla to boast of its secure Morgan backing, its younger sibling has always been the somewhat undisciplined rival, often getting market share because it was the only alternative,

All that started to change about eight years ago, when Cedel appointed André Lussi as its chief executive officer. Since then there has been a sackings and management such as colleteral manage- tively stable. Maybe they are changes, often tainted by ment and repo. acrimony.

Last year, the total value But this has been at the of securities transactions beart of the cathartic prowithin the Euroclear system cess by which Cedel Bank, totalled \$25,000bn, a 14 per now armed with a banking cent increase on the year, and \$10,000bn within the licence, has been transformed from the rotten bor-Cedel Bank system, a 35 per ough of a handful of Luxemcent increase on the year. bourg grandees into a tough The other key figure is the international competitor value of deposits held within which clearly now has its the systems, which in Euroclear stands at \$1,940bn, a 10 rivals in Brussels worried. This is seen in the per cent increase, whila response by Euroclear, which has become more Cedal Bank arceeded tha \$1,000hn mark after an 18 per aggressive in a sedate kind cent increase on the year. of way. The appointment of Ignace Coombes, manag-Luc Bomans as chief execuing director and head of commercial division at Euro-clear, states: "Yes, we've tive officer has made Euroclear more client-driven, a seen a different positioning seen a different positioning is driven by opportunity, by Cedel, thay are doing seeking to capitalise on their little less like the civil service management mentality of old. There has been less more and more, but we come reliance on assuming a marfrom a strong position, especially with the broker/dealer

ket share of two-thirds and community, The indications more on protecting that share, and Cedel Bank has are that Cedel wants to combeen able to wrestle away pete, to match what we do, succession of resignations, some of it in important areas but market share is still relaSecurities lending: by Margaret Morris

tudes.

## An ill-deserved reputation

Despite slim margins, more institutions are lending. But there are risks

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In the UK, simply mention the words "securities lend- trade-off carefully. ing", to a pension fund. trustee and the reply is securities lending - both as likely to be, "We don't do part of the global custody securities lending". Tainted by association with the Mirror Group pensions flasco, securities lend- UR. The changes in the seting has suffered from an illdeserved reputation in the ing understanding of the senior vice-president of State Street Bank in Boston, says: For the amount of money that can be made in securities lending, the risk should be as close to zero as possi-ble." Mr Vitale's statement contains the two important nuggets of information that any institution - pension fund, insurance company, fund manager or unit trust

now trying different ways to

clear strategy is e defensive

one, having had the lion's

share of the market they are

trying to fend off Cedel Bank

with one hand and the local

challenge our client base."

ing First it is a low margin them to, for instance, cover moment, although once in the entire transaction. business; buge sums are not a failed trade or a short postavailable for the making, tion. In return the lender And second, anyone engag- receives an equal or greater ing in securities lending, as amount of financial collatwith any investment man- eral, normally cash or secuagement activity, should rities, on which it earns a consider the risk/reward return.

Even with these caveats, package and by customers using so-called third-party agents - is growing in the tlement of gilts and a grow-1990s. As Ralph Vitale, mechanics (and profits) of says: "All our requests for international securities lend- proposal (RFPs) to custodiing have forced many UK about securities lending. Institutions to rethink atti-For one thing, a low inter-

est-rate environment makes should be in it." any investment institution look for ways to squeeze what profit it can from assets. One way to make assets work harder is securifund manager or unit trust ties lending, where stocks or company - should keep in abares are loaned to another

Because increasingly, UK institutions use a custodian for the safekeeping of assets, the custodian bank is well placed to facilitate a securities lending programme, since it knowe first what assets are available for loan. Simon Murray, a director of consultants Simon Murray. ford. ans ask for information

And all of our clients are reviewing whether they Although unit trust companies have been allowed to

engage in securities lending for several years, neither they nor UK pension funds are important operators in securities lending at home or abroad. "For very large insurance companies and quantitative asset managers,

securities lending allows

them the ability to sweet those assets. Now these institutions are looking at lending international assets," says Mr Murray.

Unfortunately for the UK

agent, Robert Fleming Securities, at the end of last year. Royal Bank of Scotland gives clients a choice - either it or Fleming can handle international securities lending. It has been a hit with customers, according to Alison Clare, head of product management and marketing at RBS. The bank has picked up 10 new clients for international securities lending this

vices, the action has not been on the international side as yet. But it has seen a "significant increase" in gilt lending, says deputy-director Steve Crockford. "We have 40 per cent of the gilt custody in the UK and account

institution - which needs in UK equities for the technical problems involved Crest is fully implemented, observers expect a rise in sis attempts to do is to quanequity lending. The problem tify what portion of the is not just the cumbersome return received from securiprocess - in which shares ties lending is attributable to must still only be lent these risks. At the end of the through money brokars but lending itself must have a stated purpose. And that lender, making an appropripurpose cannot include speculative activities such as are running?" short selling. The volumes of

shares required just to cover huff, of Bargerhuff & Associfailed trades does not make a market. "The demand just isn't there, so the margins don't justify the cost of a ing programme is return. If a programme," says Mr Crock-

For investment institutions and pension funds in the US, the story of securities lending is quite differ-ent. Most have had programmes in place for 10 to 15 years. While the market is deeper and more mature

than in the UK, it has also had its fair share of trouble, particularly in 1994 when many custodial banks were badly hit by the selsmic shifts in interest rates. The experience of lenders in the US has led many to consider more epecifically the kinds of risks that they are running in securities lending. To assess the risk/reward trade-off, many public and private pension funds in the

US have been putting their securities lending programs through the type of performance analysis that they had in the past reserved for investment managers. Mr Vitale says: "Perform-

ing risk-weighted return analysis is a step in the right direction. Securities lending party accurities lending is no longer simply a backoffice activity. It is a hybridised investment manage-

ment activity." Risks run by investors involved in securities lending fall into three main categoriae: collateral risk, counterparty risk and operational or transactional risk. The one that causes the greatest grief is collateral risk. When an institution lends a security, the collateral it receives can range

Outside of the US too. large institutional lenders are beginning to tackle the thorny issues of risk and return. At Securities Finance International, e Londonbased consultancy, a pilot. project is under way to assess the risks and returns

depositories with the other. Both organisations are aware of the competitive custodians that service many of these clients, interthreat of local Central Secunational securities lending was not one of the options on offer. But that is changing fast. The Royal Bank of Scotland, which had a small international programma, hooked np with an established international third-

become more of a continuous process in e new bridge. That has been delayed, and

the two sides have yet to fully agree on how to proceed. In part, this is compli-cated by new in-house devalopments as both ponder the ultimate move to real-time

What performance analy-

day it attempts to answer the question, "Are you, the ate return for the risks you According to Orrin BargerFocu

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ates, a Dallas-based performance analytics consultant, "the easiest test for a lendprogramme is making 10 basis points more than anyone else in the market, it is running higher risk." State Street's Mr Vitale says: "If you are making an outsize return in securities lending. you are probably running far more risk than you know."

It is easier to separata returns now, thet US pension funds are beginning to move away from bundled custody and securities lending, In bundled pricing, both activities are done by the custodian, which offsets the incoma agains the cost of custody. However, during the custody price wars of the early 1990s, the true cost of each activity was obscured, as prices reached zero et a particularly cuttbroat point. Now many clients are looking to find the best provider for each service on its own, paying two bills.

"In some cases, with the larger fund, we see multiple lending providers, which could include the custodian for one piece, an agent for another and a broker/dealer for yet another," says Mr Bargerhuff.

This mova to multiple providers comes not only from a desira to understand the actual costs, but for large funds with a broad range of international securities lending, which may be looking for specialist lending agents as wall. "You can't expect one bank to be as good at emerging markets lending as European major markets." says Mr Bargerbuff.

At Midland Securities Serfrom cash (in some jurisdictions) all the way through to equities. Managing thet collateral is tha key to the return. It is also the security for the assets out on loan and must be monitored to make sure it is still worth as much as the loaned securifor et least half of the gilt of international securities ties. Shortfalls in investment lending." He attributes the returns accounted for many lending. "We have teamed change to the dematerialisaof the beadaches in the US up with Barrie & Hibbert, an in 1994. Edinburgh-based risk consul Countarparty risk ie, tant, to develop a method for baldly, the risk that tha analysing the risks and counterpart institution, returns of a securities lendwhich has borrowed the ing programme in e systemsecurities, will go bankrupt. In practical terms, it means atic and etatistical way," says SFI managing pariner thet if the borrower is a low-Charles Stopford Sackville. rated institution, a higher It is firstly an aid to setting level of collateral will be policy and then a process to necessary, And operational monitor compliance with No one sees much activity risk covers the gamut of stated policy. FINANCIAL TIMES Financial Publishing Providing essential information and objective analysis for the global financial industry BANKING & FINANCE in-depth analysis The following management reports provide objective, informed and np-to-date analysis on the world's key banking and finance markets - including detailed examination of the futures and commodities exchanges. Priced between £295 and £350, they are a highly cost effective means of understanding and succeeding in these highly lucrative yet often misunderstood markets C Banking in Russia [] Banking in the EU, Switzerland and Norway Cl Banking in Japan D Banking in Germany C Banking in China D Banking in the UK China's Financial Markets C Banking Technology as a Competitive Wespon D Banking and Finance in India CI European Bancassurance O Banking in the Far East D BC Banking Law D Banking in the Middle East I FT Guide to Authorized Banking in the UK D Banking and Finance in South Africa D FT Guide to Global Central Banks D Banking and Finance in South America C Who Owns What in World Banking D Please send me a canalogue coopulating details on all of your financial reports and newsletters BLOCK CAPITALS PLEASE Name: Mr/Mrs/Ms: Job Title/Position Company Name: Postcode/Zin Teleptron Fax Please return to: Charlotte Green, FT Financial Publishing Maple House, 149 Tottenham Court Road, London W1P 9LL, UK. Tel.: +44(0) 171 896 2314 Faz.: +44(0) 171 896 2319

Euroclear ramains steadily dominant in broker-dealers, rities Depositories (CSDs), which Cedel Bank through aince they are seeking to bring processing back into their markets, with Sicovam, Its Liberty subsidiary is striving to break into. Cedel Intersettle and the German Bank, meanwhile, remains dominant in the global cus-DKV being the most notable. tody area, and in moving up André Lussi responds: "We the value chain hava to see ourseives as complemenensure they do not alienate their natural constituency. Both organisations are seeking ways to capture the custody business further np that value chain. Each has taken a different strategic direction, driven by quite different motivations. The Cedel Bank motivation

processing.

Mr Coombee

tary to the CSDs, we do not compete with them, rather we flow liquidity to their market and we administer the securities at the CSD." A sensitive area has been the discussion over the new bridge agreement, building on the existing bridge linking the two of them. At present the bridge remains an overnight batch process, but flexibility and responding to it has always been acknowlmarket changes. The Euroedged that this would



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The new agreement has still to be agreed, there is no clear answer on this. We would be ready to implement a new bridge, but both parties have to be willing and to see a benefit of doing so. There are a lot of initiatives going on et Cedel and we're working on real-time solutions, so perhaps there is less desire to do it." Euroclear has alreedy

embarked on an ambitious plan to create real-time which will cost them more than \$100m by the end of the decade. The aim is to become an all-singing, alldancing central European processing hub, thereby hop-ing to force Cedel Bank into a niche position and take the European stage for themselves. Mr Coombes saye: "The real-time project is progressing as planned and on echedule for tha first quarter of 1998, He is critical of the Cedel Bank approach, arguing; "We are taking an exhaus-tive approach. Cedel has a more fragmented approach, it is not integrated. We are evolving to real-time and everything will be included and integrated. They start

with components, and they will face difficulties in integ-rating these into a real-time environment, so they will do more in a batch processing mode." Cedel Bank feel they have

a more flexible solution. Mr Lussi expleins: "We are a customer-centric organisation and we have a network of links to domestic markets Many customers and markets cannot accommodate real-time settlement. We prefer to talk ebout settlement as 'continuous'. The technology is on-line, real-time but the settlement process can therefore be real-time or batch, That responds to the different customers and different markets." Ultimately the aim of both organisations is to bold collateral, and it is this which determines the strategy. The defensive element for Euroclear lies in keeping its

lion's share of assets within the system, protecting the

deposits. An analogy is in football where you play for a

draw. The danger in this

approach may be that if the

opponents score then you

end up in a very different

game. Cedel Bank, like the CSDs, are very much on the

ettack.

tion of gilts and the new settlemant arrangamente through the Central Gilts Office. As far as international goes, he admits that Midland has been a bit behind. To remedy the shortfall the bank has brought in internetional securities lender Wayne Burlingham from insurer Norwich Union.

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nology is the key. Pruden-

because it offered three fac-

tors: Midland'a deep know-

Midland's century-long rela-

tionship with the Pru; and

Mellon's technology. Asked

succeeded without Mellon's

ledge of the UK market;

tial's Steve Cook says the

beat the competitors

ticated products.

these other services are

lar services on the private

banking front. The most

### 6 GLOBAL CUSTODY

Latin America: by Daniel Dombey

## Lase for reforms

Governments and security agencies are trying to modernise the sector

VI

After the problems of 1995. Argentina. Latin America has returned to favour among international investors, with ity and risky time lags on healthy profits recorded this year in markets such as match up orders for the Mexico and Venezuela. But for custodians, the

Latin American market can to match up the same series be treacherous, raising the costs of securities settlements, exposing clients to some recent change, Brazil risk, and undermining feels that its level of restricefforts to increase investor participation.

in many countries, custodians are hampered by restrictive regulations yet lack a framework of transparency and real time processing. The region's governments and security agencies are making separate efforts to modernise the sector but there is a long way to go.

In such circumstances, the custodian'e role takes on new attributes. While margins remain slight, risk is considerable, and the custodian often places special emphasis on arguing international investors' cases for regulatory reforms to local uthorities.

Yet custody in Latin America is dominated by familiar names. Bank of New York and State Street are among the chief custodians for foreign investors, with banks, including Bank of Boston, Citibank and Deutsche Bank, often serving as sub-custodians.

In Mexico, there are just five aothorised custodians -Indeval, Citibank, Banamex, Bancomer and Inverlat although Spanish banks **BBV** and Banco Santander. which have both recently bought local banks, may soon try to enter the market. There are important differ-

ences between the three main markets of the region, Brazil, Argentina and Mexico. Of the three, Argentina is widely perceived as the most recentive to portfolio investors in terms of regulations, while Brazil's house for the market, to

the most concern. In Mexico and Brazil, a series of regulations limit dards for international foreign investment to certain share series, making it more difficult to settle customers' trades, while there are fewer

restrictions of this kind in The result of such coothrough straints are limits on liquid-

trades. Rather than just same company when executing trades, custodians have and liquidation of shares. At sbare

"Though there has been tions is important to maintain some control over the economy. Argentina places more emphasis on foreign investment and so is taking steps to make portfolio investment easier," says Lisa Linker, director of investor services for Latin America at Bank of Boston, which keeps about \$7bn of utive. securities in the region and

reckons Itself the chief subcustodian in Argentina, Chile, and Brazil. Mexico's case is a little difterent. While the country is eager to attract foreign investment, it bas introcheques. But there are still duced and maintained restrictions on foreign important caps on activity. investment to prevent the For example, international hanks are often harred by takeover by foreigners of

domestic companies - a postheir own credit regulations sibility which had worried from carrying out trades nationalistic politicians. In most of the Latin countries, custodians are pushing for ways to reduce risk and

increase investor protection. such as stronger criteria for disclosure and stronger monstep, which would take itoring and enforcement against insider trading. about a year to carry out Such efforts have borne and necessitate the division some fruit. There have been

regulatory reforms in all the many more financial agents countries. Brazil has altered to trade with each other, as its regulations to allow secuwell as freeing much of the rities lending. Mexico is capital at present left with the central bank as collatabout to widen permitted eral for trades. lending. The changes should help to increase custodians' margins and allow their clibeing made, Mexico's future advances, like those of ents to carry out larger transactions. Argentina and Brazil are

Furthermore, Argenting is wrapped in uncertainty. carrying out sustained efforts to create a clearing morass of regulations excites facilitate delivery of securi-Bank of Boston

Midland is no quitter ties, and to bring reporting closer to first world stan trades Brazil maintains a securi-

ty-conscious framework for equity settlements, in which securities are blocked for two days until payment goes

For its part, since October 1994, Indeval, the Mexican securities depository institu-Morgan Stanley. tion, has taken over responsibility for the compensation present. Indeval does not take any accompanying risk - all trades are covered by

credit lines extended to financial agents by Mexico's central bank. "The fact that we oow

have a centralised system for shares and government and bank securities means that everyone has more information, and transactions can proceed more rapidly," says Dr Héctor Pérez Galindo, Indeval's chief exec-

The current system has greatly improved liquidity from the old days - a little over two years ago - when just before close of trade messengers used to arrive at the stock exchange building bearing hundreds of

with local stockbrokers. For that reason, Dr Pérez Galindo hopes that legisla-Consultants can tion will be approved next year to allow Indeval to give independent become a clearing house takand objective ing risk on to itself. Such a

advice, and provide new insights

of Indeval, would allow No three words sound sweeter to the ears of a consultant in global custody than Request For Proposal (RFP). Each year there are a handful of custody contracts available, and a limited But though progress is number of consultancy firms able to assist investment managers in finding the right custodian.

Consultants in global custody can aid the selection. 'Latin America has clearly but there is much work to be passed the basic emerging stage," says Ms Linker of done, especially on the investor side, to ensure a

As fees for global custody have been shaved in recent also reveals something more fundamental about group years some leading banks philosophy. It abows that HSBC/Midland perceives have opted out altogether. Among those to onit have itself as a commercial bank. been J P Morgan, National Mr McCanghey believes Westminster and, most that investment banks. being product-driven, fall to recently, Barclays which is in the process of selling its understand the true value of global custody business to custody services. They do not see past the low fees. Midland Bank is not Commercial banks, which are relationship-driven, see among the quitters. Early

PROFILE Midland Securities Services.

this year, in partnership custody as one way of with Mellon Bank of the US, cementing their relationship Midland won the contract to with a client. The service provide global custody for then becomes a concrete base for adding other ser-£45bn of assets of Prudential Portfolio Management vices and thus developing (PPM). It was the largest. the relationship. single outsourcing of invest-Prudential's attitude to ment administration ever Midland/Mellon as its custocompleted in the UK and dians, seems to bear out Mr gave Midland critical mass McCaughey. Steve Cook, director of operations for with assets in custody of £300bn PPM, will not divulge group When HSBC took over strategy prematurely. How-

ever, he is willing to say Midland in 1992, the UK bank provided custody for that he hopes tha contract just £40bn of assets. The will become a platform on which other services may be growth since then is evidence of the group's combuilt mitment to this arm of its with Mr McCaughey's thebusiness. But, says Terry McCaughey, director of Midory is that neither NatWest land Securities Services, it nor Barclays - nor JP Mor-

#### The role of consultants: by David Cowan

Unoosing a fast-track route

ing into a consultancy the investor is tapping into a knowledge base, and a fasttrack route to finding a cos-

todian, hut at a cost. There are basically three routes the investor can take: do the whole thing yourself; hire a consultant to do it or use a consultant to handle certain aspects of the RFP, or to review the decision once taken.

> The route chosen will depend on the size of operation and the number of markets and instruments under consideration.

The prima facie problem

Curt Kohlberg, president of Kohlberg & Associates in Weston, Massachusetts, explains: "If a firm is small and uncomplicated, and if they have a lot of in-house medium size to large players and reporting processes. use consultancies. It is

healthy relationship. By buy- much money involved." There are three elements to the selection process. The first is the assessment of risk, second, the technical requirements and, third, the relationship.

gan, for that matter - can

commercial banks. His

be regarded as other than

retort is that custody was

integrated into the invest-

ment banking arms of Nat-

West and Barclays and that

J P Morgan is repositioning

itself more as an investment

Midland's main UK com-

Lloyds and Royal Bank of

Scotland. All three see cus-

Midland created Midland Securities Services in 1988

to concentrate its custody

been split among several

McCaughey came in with

HSBC in 1992 his task has

been to grow the core busi-

While growth remains a

priority Mr McCaughey now

intends to develop a range

which will lead to the bank

of added-value products

becoming an all-round

longer

asset servicer". He says

a pure custodian for much

quite openly: "MSS won't be

Already MSS is responsi-

divisions. Since Mr

business which had hitherto

petitors, he argues, are

tody as a core service.

bank.

In selecting a custodian the investor is assuming a number of risks, ranging from custodian risk to which bank to use for local cash clearing, time involved in settling the trade and market risks. The investor should undertake most, if not all, of this research and credit analysis.

The technical and relationship assessment is where the consultant can really add value, based on work with other clients. These are the methodical tasks associated with data connection, both expertise, then they can do it the automated and manual themselves. Usnally the varieties, systems linkage,

The investor still needs to right because there is so to get the best support, and custodlan/counter-party, the time.

this involves drafting out a rough Request For Proposal (RFP) before even considering calling a consulting firm. The better prepared the less the cost.

For a start, the investor can go to the Bank for International Settlements (BIS) for their reports, or to the International Society of Securities Administrators functionality to be provided (Issa) and use their Clearing & Depository Risk Evaluation guide, a basic questionaire which lists the requirements to be considered. Then there is information gathering relating to the markets, instruments and custody players, a great deal of which can be found at the ment. Having prepared the BIS, in trade publications, way it is time to call in the and now on the Internet. Having undertaken the involves a selection process, research, the next important but at least you know what:

task is to build up a risk to expect. At this stage it is profile, and there is a check very much the old cliche of list of risks issues: definition handing over the watch so important that they get it know roughly where to look of risk, liquidity, systemic, the consultant can tell you

payments systems, time-gap, cross-border delays, foreign exchange. The investor then needs to issue an RFP, which will cover these essential areas: a description of the organisation, a profile of

the investment programme, a definition of the key terms used, basic information relating to custodian issues, the basic requirements of the custodian to be selected, description of services and by the custodian, description of reporting, balancing and reconciliation between the investor and custodian, custodian systems description, custodian audit and regulation information, custodian insurance coverage, custody fees, a draft custody agreeconsultants, which itself



Terry McGaughey; Intends to develop added-value products

technology, Mr Cook said in a dedicated unit. A single bluntly; "No". MSS employs around 700 staff of whom perhaps 80 development of more sophisare on temporary contracts related to the introduction of Crest. When the elec-Major investment in techtronic settlement system starts to operate those jobs will go. But Mr McCaughey Midland/Mellon custody bid is confident that his unit will not shrink in numbers. On the contrary, he is actively recruiting at present - a sign that be believes his development plans are fully backed by the board. whether the bid would have

**Christine Moir** 

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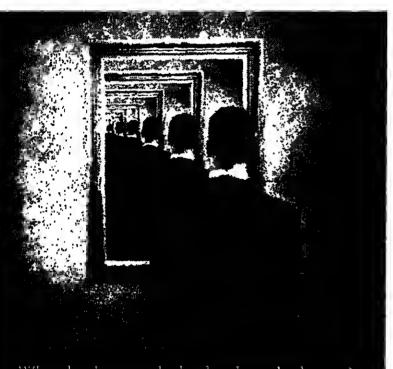
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#### When bankers need a bank, where do they go?

GLUBAL CUSTOW Larurd Besthers Asset Management June 1-MG Assert under su ande US SWANDARAW Bankers Trust

Lazard Brothers Asset Management concluded that they could better serve their clients' complex asset management needs by oursourcing the custody of their worldwide investment portfolios -- they looked to us. Eliminating the need for an expensive in-house operation would allow them to focus on their core asset management business--what they do best. After completing an extensive evaluation, Lazard

Innovation knows no boundaries. So when

Brothers Asset Management chose Bankers Trust as their global custodian. Why? To remain competitive they needed portfolio information in real time, across global markets- so that they had the information they needed, when they needed it. Keeping on top of the market and ahead of the competition. With a system tailored by market. Lazard Brothers Asset Management will benefit from the most technologically sophisticated and extensive global reporting available. Bankers Trust's investment in research and development, technological innovation, superior risk management skills, coupled with out global reach and local market knowledge, allow us to provide our clients with the competitive advantages they need to succeed. Which is as it should be, because for Lazard Brothers Asset Monagement clients, only the best has ever been good enough. We welcome the opportunity to discuss how we can develop equally innovative solutions to your financial challenges.

### Bankers Trust

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Sector Statements and a sector of the sector

Derivatives: by Samer Iskandar

## Valuation a competitive tool

#### Financial

institutions are turning to custodians for pricing derivatives

Nothing should worry financial risk managers more than a list of securities or worse, derivatives priced at their par value. More often than not, this means that no-one was able to find an accurate price for the security.

Although problems in the financial instruments - such as shares and bonds - are becoming less frequent, this has not been the case for derivatives. As increasingly exotic products are traded. the sources of information on their pricing become less easily accessible or, in some extreme cases, non-existent. As a last resort, back-office employees sometimes have no choice but to ask traders in the dealing room, or even

the issuer of the product, for an indicative price - "not necessarily the most objec-tive sources", one financial consultant commented. Banks and financial insti-

tutions, therefore, are turning to global custodians their traditional suppliers of market prices - for these services. And the custodians. although more familiar with the pricing of conventional securifies, seem willing to rise to the challenge.

Observers say diversificaboon to custodians, which operate in a cutthroat environment where traditionally thin margins are shrinking further.

custodians is the valuation of derivatives", said Andrew Emcor, a US risk management advisory firm.

Algorithmics, a provider of offering more services at tem operates on a client

lower prices - risk management allows [custodians] to differentiate their product." Cedel Bank, the Luxembourg-based clearing bank, is pioneering this approach. Last month it launched an innovative product, Global Credit Support Service (GCSS), a real-time system for the management of collateral on over-the-counter derivatives trades, notably currency and interest rate swaps.

The philosophy behind the eystem is not new. It is valuation of traditional directly inspired by the operations of the clearing houses of derivatives exchanges. However, Cedel insists GCSS "is not a clearing service, but a credit support system".

Depending on several variables - including the credit standing of counterparts, the level of market prices and volatility - the system constantly calculates the adequate level of collateral required to maintain an existing transaction throughout its life, several years in some cases.

Bnt although GCSS is a welcome addition to risk management techniques in the derivatives marketplace, analysts believe the gap between the market's evolntion and risk management systems is still widening. The market evolves so quickly that keeping up with

it is like running behind a train," said Heinz Binggeli president of US-based Global tion into derivatives is a Investment Risk Advisors. Among GCSS's shortcomings is the fact that it handles trades on a bilateral basis. Each bank bas to man-

age collateral on every trade "The biggest issue facing entered into the system, with little allowance for netting - or offsetting trades Lese, vice-president of that cancel each other's risk exposure. As a result immobilised collateral is often

Ron Dembo, president of larger than necessary. GCSS does allow for some financial risk management netting: when two institusoftware, concurs. He also tions have several outstand. underlines the importance of ing trades with each other, it risk management as a mar- will calculate collateral keting tool. "In addition to requirements on the net the usual marketing tools - exposure. But since the sys-

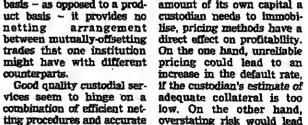
basis - as opposed to a prod- amount of its own capital a uct basis - it provides no netting arrangement between mutually-offsetting trades that one institution might have with different counternarts. Good quality custodial ser-

combination of efficient netting procedures and accurate pricing techniques. The absence of netting not

only leads to inflated collateral requirements from clients, it also strongly affects the cost structure of the custodians, because they need to immobilise a proportion of their own capital as a buffer against potential default by their clients. Since, In a large community of clients, there always exist positions that offset each other's market risk, the net aggregate exposure of positions managed by a custodian is often significantly lower than the sum of the different expo-

aures. Therafore, an enhanced ability to detect these trades would remove tha need to immobilise capltal against them, since gains on some clients' portfolios would offset the losses on

others. In addition to netting. accurate pricing of derivatives is also an important consideration for custodians. Because they determine the tively".

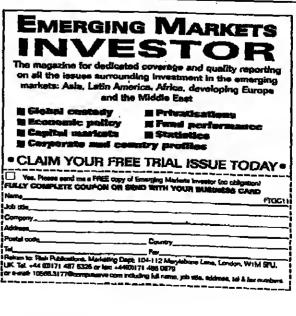


overstating risk would lead to over-pricing custodial ser-Mr Dembo at Algorithmics believes that "estimating the

most appropriate level of capital is the key to providing the best pricing". He warns, however, that "this is a difficult scientific exercise".

One important impediment to hoth netting and accurate pricing of complex instruments is the lack of understanding of clients' ultimate aims. One observer points out that if the custodian knew that a particular trade was purely a bedge against a cash position in the underlying market, it could, in theory, require less collateral than on an identical trade set up for purely speculative reasons.

that in many cases, "if custodians knew the risk profile of their clients better, they would be able to price their services more competi-



Mr Dembo is convinced

#### **GLOBAL CUSTODY 7**

Management of sub-custodians: by Margaret Morris

### The art of buying peace of mind thinly capitalised local oper-

Setting up a network requires crucial decisions by custodians 👘 and also by clients

Charles L

When an investment business buys global custody, it is buying peace of mind - and that means no more sleepless nights over failed trades in Swaziland. Ideally, says Alison Clare. head of product manaagement and marketing for Royal Bank of Scotland, "the global custodian has to be able to shelter the customer

But given the number of markets - up to 75 in some cases - and the immature infrastructure within some of the enterging markets, the global custodian cannot take financial and legal responsibility for all events that occur after a trade instruction reaches its doors.

For global custodians, how to set up a sub-custodial net-, est work, which banks to choose 1 - Jer as agents and when to expand the network are cru-Christine Ma cial decisions. But clients are just as interested in matters. A smoothly functioning sub-custodial network means that losses from failed trades or missed corporate actions just do not happen. Keeping those wheels greased requires e

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5 (N. 14) 1 (T. 41) big effort. The biggest source of friction between client, global custodian and sub-custodian remains how to 1 1 m deal with exceptional situa-tions. 

There are two rontes to deal with a well-capitalised follow in setting up a sub- international bank than a at Citibank, explains that

Corporate governance: by William Lewis

Investors get tough

developed corporate gover-

nance market in Europe,

there have been several

investors taking a tough line

with underperforming com-

"Corporate governance...

tomers that would rather

US investors are the main drivers of the new activism in Europe

panies and also companies at todian takes on when a con-These are exciting times for which executives' bonus those involved in the growplans are inappropriately other custodians who do not ing corporate governance structured. market in Europe. Several high profile clasbes in recent has become an integral part of City life," says Anne ing. months between companies and shareholders have led to Simpson, joint managing speculation that European director of Pirc, a London-

ator, however efficient.

Alison Clare: the custodian has

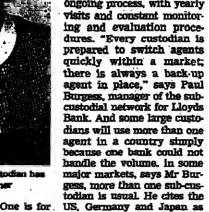
custody network. One is for . the global custodian bank to

sidiaries to perform custody within local markets. This strategy, pursued to varying degrees by Citibank and Chase Manhattan Bank, require a historical presence in most of those countries. A. bank does not arrive to set up a sub-custodian; it usually had other domestic banking business there already. For Citibank in particular, providing sub-cus-tody has proved something of a speciality, to such an extent that in areas like Latin America, many other global custodians use their . network for sub-custody. The bank's rising credit rating has helped it win cus-

agent bank within each market. This is a complex and ongoing process, with yearly

to shelter the customer

use its own branches or sub-



markets where Lloyds has more than one agent. Even for a bank with access to a relatively large sub-custodial network, as Midland has with its associated bank, Hong Kong Bank in Asia, the best in class argument holds. Says Steve

And in the UK, the most global custodians exercising

examples of institutional porate ections and proxy

meetings.

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Securities Custody

Securities Settlement

**Banking Services** 

Crockford of Midland Securities Services: "We look at dated corporate actions Hong Kong Bank just as we would any other agent. We get no preferential treatment because we are part of HSBC Holdings and we expect none. They have to meet our standards and be the best provider in the country."

The ability to switch subcorporate actions, these sercustodians is the most often vices ostensibly protect the cited as the rationale behind customer from any problems encountered within the subusing an agent network. But James Economides, managcustody market. "It is very ing director, global custody important that customers understand exactly what is

their proxies at company

Some custodians see cor-

voting as part of the package

of services which a sub-cus-

tract is negotiated. However.

offer the same package are

worried that clients will

begin demanding free vot-

taking different approaches."

says Corinna Arnold, direc-

the proprietary network possible in the markets in brings other deeper advan-The other route, followed tages. "When you use your by more global custodians own branches, yon are executive vice-president Jacfor fairly obvious reasons, is assured that the quality ques Philippe Marson. "We simply to choose the best standards are the same across the network and that the technology used is the

through Citibank."

streamline service.

tractual settlement to the

controversial contractual

initiated the process which

led to Maurice Saatchi and

Charles Saatchi, founders of

Saatchi & Saatchi, leaving

the advertising agency. The

California Public Employees'

Retirement System, Calpers,

the largest public pension

fund in the US which is

known for its corporate gov-

ernance activism, has

announced its intention to

become more ective in the

UK and in other European

. With this increasing pro

sure from US investors, UK

investors are becoming more

the National Association of

Pension Funds, whose mem-

feeds

contractual settlement and income - where the cussame. And while that may not be any more advantatomer is assured of credit (or geous than using SWIFT debit) on transaction date messages for trade instruc- and dividends and income tions, it is very helpful when on pay date whether the it comes to receiving corpotrade has actually settled or rate action information," the income paid - in all established markets, most says Mr Economides. Although Citibank offers maturing markets and few emerging markets. "It is simcustody in 57 countries, only 45 are Citibank branches, ply too risky," says Mr Marbut, says Mr Economides,

"98 per cent of the volume is tractual services at no extra Another way to organise a cost, but particularly in the sub-custody network is to case of contractual tax use regional custodians. Citiwhere tax reclaims are paid on e schedule, whether the tax authorities have or have bank has recently organised three regional hubs in Asia, Europe and the Americas to not refunded - or corporate actions, which indemnifies But even for those banks the customer against the that use agent banks, some cost of not knowing about e custodians such as Standard distribution, vote, rights Issue or other corporate action, the global custodian is running e high or even open-ended risk. Simon Mur-Chartered Equitor in Asia and Citibank in Latin America offer e regional service, with one legal contract for 10 to 14 markets and consoliray, of consultants Thomas Murray, says that it is unfair to expect e custodian to offer Global custodians have these services without a been competing in recent cost. "And if they do offer say contractual corporate years for the contractual services they offer customers. actions, then you have to From the ubiquitous con-

> ray Interestingly, even though contractual settlement is almost de riqueur, most custodians have at least some clients that want actual settlement instead, at least in some markets. Even though cash management should theoretically be easier to control because the customer knows exactly when cash will be coming into his account, if a trade fails for instance because the original trade instruction was incorrect, then there is a possibility of a reverse which can cost the customer in excess of the original payment. Also some large customers have found that in some markets, trades actually settle before the contractual date, so by reverting to actual settlement in those markets, they come out ahead.

which they are choosing to operate," says State Street's do not treat all markets alike." State Street offers

Customers are offered conask yourself, how are they paying for lt?" says Mr Mur-

A banking enigma

Among the world's leading institutions in global custody, Morgan Stanley remains an enigma.

PROFILE Morgan Stanley

Unlike almost all of its competitors, Morgan Stanley is an investment bank, not a commercial or trust bank. Thus, the move to custody of client assets was not a natural progression into a new business as it was for, say. Chase or even Brown Brothers Harriman. Moreover, its push into custody came in the late 1960s making it a relative newcomer to the business Even now, its global custody assets are only a tenth of those of Chase, the indus-

try leader. Yet, Morgan Stanley says its custody operations are enormously profitable and return on capital for cus-tody and related services et least equals that of other bank activities. And Mor gan Stanley is understood to he in talks to acquire the global custody operations of Barclays Bank, although Its top officials demur when the question is put to them. Why Morgan Stanley has bosen to be in a business which has been shunned by other investment banks, and how it has managed to make money where others have failed remain open nestions. Goldman Sachs, for instance, a close competitor of Morgan Stanley in

many other businesses, made a public effort to enter the custody business and then quickly faded The origins of the invest-

ment bank's business are in the Trade Automated Processing System (Taps) which it developed in the mid 1980s as a broker-dealer support system. It was a kind of customised custodycum-record-keeping system which, critically, had a multi-currency capability. "We realised that capability could be translated to a custody business," says

David Newman, head of European global custody. The system emerged just before US institutional

investors began to diversify their portfolios into non domestic securities, first bonds and later equities. Morgan Stanley's strategy, Mr Newman says, has been to build a "seamless continnum" from the purchase of a stock, clearing and settlement of the transaction, recording the valuation of the security, using it services. as collateral for loans or the outright loan of the stock itself to the eventual sale of

the security and the banking or re-investment of the The secret of the operations profitability. consultants say, is that Morgan Stanley has been able to figure out how to take a fee from every stage of a securities transaction. and preferably from both parties to that transaction.

The custody business has also bolstered Morgan Stanley's prime brokerage business, which has come of age with the emergence of e hedge fund industry on both sides of the Atlantic. Prime brokerage effectively means providing a back office/financing arm for hedge funds or other inves tors who use their existing portfolios to leverage future

investments. Morgan Stanley has also used its own fund manage ment division to bolster the profitability of its custody business. Securities in its own port-

folios can be loaned to custody clients, earning a turn for both sides out of which the investment bank takes a cut as well, consultants

"They have always been very good at technology," says Richard Schwartz, partner at consultants Lee Schwartz Associates. Morgan Stanley officials privately acknowledge that its ability to provide a service at every juncture has made its custody operations profitable, while larger competitors have fallen by the wayside. However, the bank

believes custody could be more profitable still.

Morgan Stanley has eschewed the strategy of competitors such as Bank of New York which view global custody as a "commodity" service that can only be profitable when offered on a very large scale. Instead, it has concentrated its sales on those to whom it can sell lots of

vn

It has pledged "upwards of \$100m" for upgrading technology in the next few vears.

At the beart of Morgan Stanley's push into global custody lies the expectation that equity investment worldwide - and in Europe in particular - is about to boom.

Morgan Stanley is convinced that there will be much more demand for "passive" investments investments in stocks which mimic key indices such as the FTSE 100. These portfolios are particularly attractive for custodians because of the potential they offer to build stock lending fee income. But there is another goal.

Global custody is a business thet does not require e large balance sheet and which can provide stable mcome when securities markets are volatile. Mor gan Stanley is anxious to divorce its share performance from those of some of its peers with more vola tile earnings. Building a core business with stable earnings is aimed at addressing that issue. But why then, should

Morgan Stanley wish to acquire Barclays? Morgan Stanley officials

refuse to be drawn on the talks. However, consultants note that custody of the **Barclays Global Investors** passive portfolios - the world's largest - would be a feather in the bank's cap. Also, it would give the bank a presence in the key UK pension fund market where it now has a limited share.

Norma Cohen

| markets are catching up<br>with the highly developed<br>corporate governance indus-<br>try in the US.<br>In Italy, Olivetti, the Ital-<br>ian technology group, has<br>come under pressure from<br>Londom-based institutional<br>investors, following the con-<br>troversial replacement of its<br>chief executive. In France,<br>small shareholders in Euro-<br>tunnel may yet reject the<br>financial structuring put<br>together by the company's<br>management and main bank-<br>ers. | based corporate governance<br>consultancy.<br>Sir Stanley Kalms, chair-<br>man of Dixons, the electrical<br>retailer, is e critic of bureau-<br>cratic procedures and says<br>that while corporate gover-<br>nance is an industry, it is<br>"running out of control".<br>If the trend continues, and<br>European institutionel<br>investors develop their cor-<br>porate governance activism<br>in the same way as US inves-<br>tors, institutional share-<br>holder clients are likely to<br>become increasingly keen on |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Top 15 globs                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | al custodians                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Worldwide custody assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | % of total<br>custody                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |

Total (Sm assets 1,006,000 30.3 Chase Manha 567,000 494,000 50.5 Bank of New York 15.9 457,000 369,900 66.3 De 15.1 State Street 5 369,000 24.8 Bankers Trust Bank of Tokyo Mitsubishi Brown Brothers Harriman 261,384 250,000 97.9 79.4 Barciaya Bank ABN Amro Bank 167,225 152,000 55.8 55.7 10 **Royal Trust Corp of Canada** 117,673 Morgan Stanley Global Custod Société Générale 102,000 80.3 41.7 100,000 13 Northern Trust 92,800 14.5 Midland Securities Services 88,615 22.7 15

Source: Institutional Investor, September 1996

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al shareholder serbers have £300bh agement, told their instituvice at the Investor Responsibility Research Center in tional shareholders they Washington, DC. "They are have a duty to vote et comnot very thrilled about it, panies' annual meetings to ensure they are acting as but it is part and parcel of responsible investors. One of the main drivers of A poll of fund managers

markets.

"Different custodians are active. Twelve months ago

found that only 28 per cent the new activism in Europe has been US investors holdvoted regularly, against 32 per cent who voted only on ing shares in European companies. Since 1988 the US contentious issnes and 21 Department of Labour has per cent who never voted. With the Labour party prominterpreted the Erisa laws, which set out the rules ising to introduce legislation under which US pension to force funds to vote, the schemes are administered, to NAPF also warned that mean that there is an obligaunless pension funds begin tion to scheme members to voting regularly they could exercise their rights at combe forced to do so. European investors have panies at which they have a argued that voting is too As a result custodians say expensive and too time con-suming, but Ms Arnold says that US pension funds vote abnost all the time and on that custodians, heving every issue laid before sharecome under pressure to proholders by US corporations. vide global proxy voting ser-In July 1994, tha US Department of Labor clarivices for their US Erisca eccounts, have "developed fied the obligations of some systems that now allow US pension funds to exercise them to offer these services their votes abroad in the to all of their clients - and

same way as they do in the most certainly to those clients who demand it. Investors based in the US "This has meant that have also been playing active roles in shareholder those investors who wish to receive global proxy ballots revolts at companies based and to cast their votes can in the UK and elsewhere in now do so, and growing numbers are taking advan-For example, US investors tage of that fact," she says.

can demonstrate commitment to our business"

"We need a

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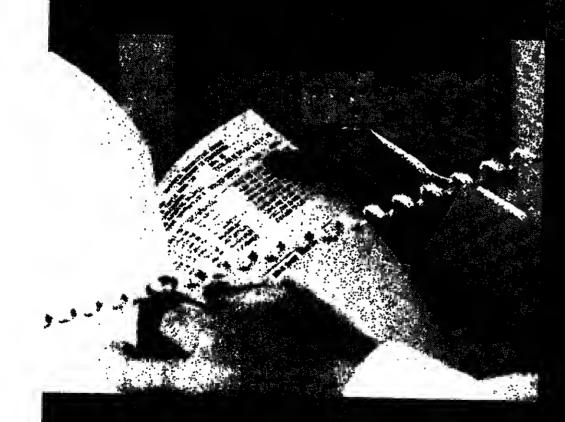




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